

*DRAFT*

*Published May 12, 2020*

# City of Salisbury, NC FY 2020-24 Consolidated Plan for Community Development

---

## COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) & HOME INVESTMENT PARTNERSHIPS

*This FY 2020-24 Consolidated Plan and FY 2020-21 Action Plan are made available for public comment between May 12 and June 12, 2020. Comments may be submitted to: Hannah Jacobson, City of Salisbury, Community Planning Services, 132 N. Main Street, Salisbury NC 28144, or email: [hannah.jacobson@salisburync.gov](mailto:hannah.jacobson@salisburync.gov). More information is online at [www.salisburync.gov/housing](http://www.salisburync.gov/housing).*

City of Salisbury Community Planning Services  
132 NORTH MAIN STREET | SALISBURY, NC 28144

## Contents

Executive Summary.....	4
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) .....	4
The Process .....	9
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	9
PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l) .....	11
PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c) .....	17
Needs Assessment .....	24
NA-05 Overview .....	24
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c) .....	25
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2) .....	37
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2) .....	43
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2) .....	49
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2) .....	52
NA-35 Public Housing – 91.205(b) .....	53
NA-40 Homeless Needs Assessment – 91.205(c).....	58
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d).....	63
NA-50 Non-Housing Community Development Needs – 91.215 (f) .....	64
Housing Market Analysis.....	67
MA-05 Overview .....	67
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	68
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a) .....	74
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a).....	78
MA-25 Public and Assisted Housing – 91.210(b) .....	81
MA-30 Homeless Facilities and Services – 91.210(c) .....	84
MA-35 Special Needs Facilities and Services – 91.210(d) .....	86

MA-40 Barriers to Affordable Housing – 91.210(e) .....	87
MA-45 Non-Housing Community Development Assets – 91.215 (f) .....	88
MA-50 Needs and Market Analysis Discussion.....	94
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2).....	96
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3).....	97
Strategic Plan .....	98
SP-05 Overview .....	98
SP-10 Geographic Priorities – 91.215 (a)(1).....	99
SP-25 Priority Needs - 91.215(a)(2).....	103
SP-30 Influence of Market Conditions – 91.215 (b).....	108
SP-50 Public Housing Accessibility and Involvement – 91.215(c).....	117
SP-55 Barriers to affordable housing – 91.215(h).....	118
SP-60 Homelessness Strategy – 91.215(d) – Under Development.....	119
SP-65 Lead based paint Hazards – 91.215(i).....	120
SP-70 Anti-Poverty Strategy – 91.215(j) .....	121
SP-80 Monitoring – 91.230 .....	122
Expected Resources .....	123
AP-15 Expected Resources – 91.220(c)(1,2) .....	123
Annual Goals and Objectives .....	126
Projects .....	129
AP-35 Projects – 91.220(d) .....	129
AP-38 Project Summary .....	130
AP-50 Geographic Distribution – 91.220(f).....	135
Affordable Housing .....	136
AP-55 Affordable Housing – 91.220(g) .....	136
AP-60 Public Housing – 91.220(h).....	137

AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	138
AP-75 Barriers to affordable housing – 91.220(j) .....	140
AP-85 Other Actions – 91.220(k) .....	142
Program Specific Requirements.....	144

## **Executive Summary**

### **ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

The Consolidated Plan is a strategic guide for the City of Salisbury to establish priorities for the use of federal funds to advance housing, economic development, public service and public infrastructure goals. The goals outlined in the FY 2020-2024 Plan are the result of an evaluation of the following:

- Consultation and Input (Chapter 1): Summarizes input gathered from stakeholder interviews, public outreach forums, and public hearings.
- Needs Assessment (Chapter 2): Analyzes the number and types of households, housing cost burden and other housing problems as defined by HUD, and groups that may have disproportionately greater housing need.
- Market Analysis (Chapter 3): Examines the number, types and condition of housing units. Evaluates if the supply of housing meets the housing needs of low-moderate income households.

The goals and activities are designed to assist those households with incomes less than 80% of the area median income (AMI). In doing so, the development of this plan is guided by five principles:

- Assist: Develop comprehensive strategies to support and assist those in need in the City of Salisbury.
- Involve: Involve the community and provide opportunities for citizen input and involvement in the Five Year Consolidated Plan process and the preparation of the report.
- Collaborate: Encourage collaboration between public, private, and non-profit agencies in order to ensure the most efficient and effective services.
- Leverage: Leverage CDBG funds and other local resources to maximize the effectiveness of programs and services.
- Promote: Encourage and support outside agencies and organizations to undertake specific projects and programs to assist low and moderate income persons.

The FY 2020-2024 Consolidated Plan will be used as a framework to guide Annual Action plans that identify programs and activities that federal CDBG and HOME program dollars will fund. Therefore, the following goals have been developed to both respond to current needs, but will allow Salisbury to be nimble in responding to challenges as they evolve due to COVID-19.

- Increase Supply of Decent Affordable Housing
- Improve Public Facilities and Infrastructure
- Provide Opportunities for Homeownership
- Promote Business Growth and a Robust Workforce

- Assist Public Service Agencies Serving the Community's Needs
- Affirmatively Further Fair Housing
- Effectively Plan and Administer Community Development Programs

## **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

Housing needs correspond to current population demographics and trends reflected by the data. While the total population has remained static, Salisbury has trended toward smaller and single-person households among both renter and owner categories. Median income has dropped slightly in concert with the trend in smaller household sizes, in addition to broader economic factors affecting Rowan County and the region. Almost half of all households in Salisbury (48%) are low or moderate income with earnings at or below 80% of the area median income. Salisbury is also a community predominantly made up of an older or aging population. About 37% of households have at least one person 62 years or older, while only 14% of households include one or more children 6 years or younger.

Housing cost burden, where a household spends more than 30% of their income on housing-related costs, is the most prevalent housing problem by a wide margin over other housing problems. Drilling down further, cost burden is experienced at a far greater intensity among renters as compared to owners, particularly those renters in the lowest income brackets from 0-50% of median income. Small related renter households were most affected, while among owners, elderly and single person households were most likely to be cost burdened.

Housing needs include affordable units for renters, especially in the lowest income brackets. This is a particularly- challenging income group to assist given the long-standing shortage of public housing which typically serves this group. Many of these households are only one paycheck away from homelessness. Second, there is a need for owner housing rehabilitation to address deferred maintenance, correct code violations, and improve energy efficiency to reduce future housing costs and help aging owners remain in their homes for as long as possible. Lastly, there is a need for new affordable units to replace obsolete or demolished housing stock, bolster neighborhood stability, provide new homeownership opportunities for low-moderate homebuyers and help to equalize income distribution across neighborhoods.

Non-housing community development needs include improving a range of public infrastructure, particularly building a sidewalk network that will help connect low-moderate income residents to transit and other opportunities. Accessibility improvements and upgrades are also necessary at our community centers serving youth, seniors, and our low-moderate income population.

The outbreak of COVID-19 has heightened the community's need for public services in the short term, and the economic fallout from the virus is bound to have a ripple effect causing additional long-term needs. Therefore, support for public service agencies serving a wide-range of populations, but especially the most vulnerable groups such as the homeless population, are necessary. Workforce training or

support for small businesses employing low-moderate income employees may also be needed not only in the short term, but for the foreseeable future.

### **3. Evaluation of past performance**

The City of Salisbury's investments in housing and public infrastructure have helped to stabilize neighborhoods by removing blighted structures, improving the condition of existing homes, increasing the supply of affordable homes, replacing aging sidewalks, and creating safe and more inviting parks and community centers. The City has partnered with Salisbury Community Development Corporation for more than twenty years to carry out housing programs have produced concrete positive results. Homebuyer education programs offered by the Salisbury CDC have helped families prepare for homeownership, improve their credit worthiness, obtain financing and maintain their home. By promoting homeownership and investing in housing and public infrastructure, the City has helped to strengthen neighborhoods and improve the overall quality of life. The City's involvement as a development partner in the affordable rental market has helped with a critical need for safe and affordable units for rent.

Since 2005, the City of Salisbury has received approximately \$5,000,000.00 through CDBG and HOME programs. Notable accomplishments with these funds include, but are not limited to, the following:

- More than 45 home acquisition/rehab/resale or new construction projects completed;
- More than 30 home emergency rehabilitation projects completed;
- Down payment and closing cost assistance made available to 10 low-moderate income first-time homebuyers;
- Demolition and blight removal to stabilize at-risk neighborhoods;
- More than five streetscape improvement/public infrastructure projects completed. These include improvements in the East End neighborhood at the Dixonville Cemetery; new sidewalk construction on Partee Street and Old Plank Road in the West End neighborhood; and the reconstruction of the Jersey City neighborhood entrance
- Public service funding extended to five organizations serving low-moderate income populations. Services include emergency overnight shelter for the homeless, emergency shelter for victims of domestic abuse, dental services for uninsured low-moderate income adults, housing and services for recently incarcerated men;
- Summer employment program for youth of low-moderate income families
- Participation in the Brenner Crossing (formerly Civic Park) Phase I and Phase II redevelopment in the West End, offering affordable rental units;
- Participation in the Westbridge Village development, an affordable rental housing community
- More than 200 individuals have participated in homebuyer education training, consisting of training in money management, pre-homeownership, home maintenance and landscaping training;

### **4. Summary of citizen participation process and consultation process**

The overriding purpose of the citizen participation process is to establish a framework for a continuum of public input through all stages of Consolidated Plan development. Citizens are encouraged to become involved in the community development process, particularly low to moderate income residents and those living in areas characterized by blighted conditions. Minority residents, persons with disabilities, elderly and frail residents, public service agencies, and civic groups are also encouraged to participate. It is imperative that the plan be developed with input from those most likely to be affected by the goals and objectives set forth in the plan. The following basic principles are fundamental to citizen participation in Salisbury:

- All aspects of plan development are conducted in an open manner.
- The public is provided adequate opportunity to make proposals or comment on the plan in a manner that meets or exceeds statutory requirements.
- The public is provided information about the plan in a timely fashion and at various stages of plan development.
- The public is given full access to program information (except where personal information or confidentiality requirements dictate otherwise).
- The public is be given adequate notice of meetings related to plan development or the proposed and actual use of program funds.

The City of Salisbury developed this FY 2020-24 Consolidated Plan and FY 2020-21 Action Plan with consultation from a diverse group of individuals and organizations. A summary of methods and activities designed to engage citizens is outlined below:

Goal/Priority Setting Phase:

- Advertisement of public hearing in Salisbury Post
- Website update
- Online survey
- Social media posts
- Two public input sessions
- Formal public hearing
- Four city commission or community stakeholder meetings

In addition to updating the Consolidated Plan, the City is updating its Comprehensive Plan, a guide for how Salisbury will grow and change during the next 20 years. Significant outreach efforts including pop-up events, online surveys, and small group meetings have helped to inform citizen priorities for housing and revitalization areas.

Draft Plan Phase (Planned):

- Website update
- Online survey



- Social media posts
- Newspaper coverage
- Zoom webinar

## **5. Summary of public comments**

Participation is encouraged at all stages of plan development through public information forums, neighborhood and committee meetings, public hearings, surveys and publicized notices. Comments during the goal/priority setting phase helped formulate the priorities and objectives, and served to reinforce the housing needs and market conditions reflected in the other data sources.

Over 50% of participants in the surveys indicated the following as high priority activities for CDBG and HOME Funds:

- Construction of new affordable housing (infill development)
- Homeownership assistance, such as down payment assistance for lower-income homebuyers and new home buyers
- Develop, improve, or install public facilities such as a senior center or community center
- Code Enforcement in deteriorating or deteriorated areas
- Funding for public services, including job training and employment services, health care and substance abuse services, child care, crime prevention and fair housing counseling
- Rehabilitation of owner-occupied homes
- Sewer and water infrastructure improvements and other basic utilities

*Finalize after Draft Plan receives comments*

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

*Finalize after Draft Plan receives comments*

## **7. Summary**

*Finalize after Draft Plan receives comments*

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Salisbury	Salisbury Community Development Corporation
HOME Administrator		Salisbury Community Development Corporation

**Table 1 – Responsible Agencies**

### Narrative

The City, through the department of Community Planning Services, will coordinate all planning and reporting activities for the CDBG and HOME programs, including developing budgets and completion of annual Action Plans and Performance Reports. The City will provide a staff contact and participate in the Cabarrus/Iredell/Rowan HOME Consortium and the Piedmont Regional Continuum of Care. Planning staff will manage non-housing/infrastructure projects and will be responsible for monitoring the activities of public service agencies or other sub recipients. The Finance Department will oversee the drawdown of Federal funds and disbursement.

The Salisbury Community Development Corporation (CDC) will implement the CDBG and HOME grant programs as they relate to housing. The CDC will manage all aspects of housing acquisition, rehabilitation, site development, new construction and other housing activities. Related functions such as inspections, work write-ups, bid process, construction contracts, homebuyer education/counseling and confirming eligibility of applicants will be carried out of managed by the CDC. The CDC will also act on the City's behalf to forge partnerships with lenders and other agencies to obtain reduced interest rates, grants and other leveraged assets. The CDC will work with residents of public housing and other referrals for housing assistance and will provide foreclosure prevention and credit counseling services to the community. The City and the CDC will work with neighborhood organizations in designated revitalization areas to ensure that activities are tailored to the needs and desires of residents and will provide assistance as needed to other non-profits and agencies serving low-to-moderate income populations, the homeless and special needs populations.

### Consolidated Plan Public Contact Information

For comments, questions and additional information about this plan contact:

Hannah Jacobson, Planning Director

City of Salisbury, Community Planning Services

704-638-5230

[hannah.jacobson@salisburync.gov](mailto:hannah.jacobson@salisburync.gov)

## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

The Consolidated Plan is a document which defines a five-year course of action for community revitalization. The plan is developed with input from those most likely to be affected by the goals and objectives set forth in the plan. The strategy to gather input and participate in consultation activities is informed by the framework provided by the U.S. Department of Housing and Urban Development. Citizen participation is incorporated within each step of the process through public outreach and engagement activities by City planning staff and partnering agencies.

Agencies and organizations that participated in the Consolidated Planning Process included: Rowan Helping Ministries, Community Care Clinic of Rowan County, Gateway Freedom Center, Re-entry Council, Salisbury Community Development Corporation, Family Crisis Council, Salisbury Housing Authority, Rowan County United Way, Rowan County Department of Social Services. In addition to several neighborhood and special interest organizations, three City boards or committees – the Housing Advocacy Commission, the Fair Housing Committee, and the Salisbury Neighborhood Action Group – have had opportunities to review a housing needs assessment and provide feedback on priorities.

In 2019, Salisbury completed our Analysis of Impediments to Fair Housing, in which interviews were conducted with various public, private and nonprofit community leaders and stakeholders. A focus group was held that convened service providers active in the local housing delivery ecosystem. Open houses were held to engage community residents, and surveys were distributed in both English and Spanish.

Salisbury also participated in a region-wide assessment of affordable housing organized through the Cabarrus/Iredell/Rowan HOME consortium. The document was received in December 2019 and has guided setting goals and objectives in this Consolidated Plan.

### **Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

The City of Salisbury makes effective use of federal funds through many partnerships and collaboration, and by providing in-kind assistance and technical resources to other agencies in support of mutual goals. Federal funding allocation priorities are based on the City’s intent to focus funds in order to achieve the greatest possible impact in areas with the greatest need. The City of Salisbury works closely with the Salisbury Housing Authority (SHA) to raise awareness and distribute media about the housing programs available through the Salisbury Community Development Corporation (CDC). The CDC is a non-profit, Community Housing Development Organization that helps to administer the City’s CDBG and HOME

grants. The organization offers homeownership and housing counseling to eligible first-time home buyers, as well as homeowners in need of mortgage refinancing or facing foreclosure. The City helps address the needs of public housing residents by coordinating with the Family Self-Sufficiency Program (Salisbury Housing Authority) to encourage participation in financial literacy classes and to provide an advisory role at the program board meetings. Homeless prevention activities include foreclosure prevention programs offered by the Salisbury CDC, as well as emergency and owner-occupied rehab to help owners stay in their existing homes. These activities particularly benefit elderly homeowners. City planning staff regularly attends meetings with local housing, Continuum of Care and other health and human services organizations to share information and coordinate strategies to address poverty, health and housing challenges in our community. Staff provides updates on City planning and Community Development Block Grant and HOME funding activities, as well as updates on planning, development and housing activities.

The City will continue efforts to improve service coordination. Some activities will include:

- Continue to participate in the Piedmont Regional Continuum of Care which strives to meet the housing needs of the homeless through regional partnerships;
- Regularly communicate with homeless service providers to stay attuned to periodic fluctuations in the homeless population and better understand the priority needs;
- Continue to engage public housing residents through community policing efforts and providing information about public transportation, recreation and other city services;
- Continue to participate in the Self-Sufficiency Programs (Salisbury Public Housing Authority) and encourage residents to attend classes at the Salisbury CDC on budgeting, home financial management, insurance needs and related topics;
- Continue to be responsive to requests from community service providers for GIS services, technical assistance or other assistance that the city is able to provide;
- Continue to support the efforts of the Human Relations Council's Hispanic Coalition to engage diverse populations and encourage their participation in civic affairs.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The City does not directly administer any program providing support or care to homeless individuals and families however, the City provides annual public service funding for three emergency shelters for persons at risk of homelessness that are administered by Rowan Helping Ministries, Gateway Freedom Center and the Family Crisis Council.

The City is an active participant in ongoing efforts to address the needs of homeless persons by maintaining active partnerships with local organizations that support the homeless. The City will continue to allocate public service funding to these organizations, as well as attend meetings relative to

the City's role in addressing poverty in our community. City staff will participate in regular meetings of the Continuum of Care and receive all email correspondence on CoC activities and updates.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

Rowan County is part of a regional committee under the NC Balance of State Continuum of Care (CoC) that consists of 79 rural counties and broken into 30 regional committees. The Piedmont Regional Committee includes the following counties: Cabarrus, Davidson, Rowan, Stanly and Union counties. Locally, Rowan Helping Ministries (RHM) provides services to the homeless, including overnight shelter services. RHM provides bi-annual point-in-time homeless population counts, tracking information and other coordination activities to the Piedmont Regional Committee lead organization, Community Link in Charlotte, North Carolina.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

Table 2 – Agencies, groups, organizations who participated

1	<b>Agency/Group/Organization</b>	Housing Authority of the City of Salisbury
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In person and email exchanges with the executive director. Discussed Self Sufficiency programs, housing need, and facility plans.
2	<b>Agency/Group/Organization</b>	ROWAN HELPING MINISTRIES OF SALISBURY-ROWAN
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In person and email exchanges with executive director to discuss homeless needs, facility needs, and homelessness strategies.
3	<b>Agency/Group/Organization</b>	SALISBURY COMMUNITY DEVELOPMENT CORPORATION
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Service-Fair Housing Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Market Analysis Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In person and email exchanges with executive director to discuss existing programs, conduct needs assessment and market analysis, and to develop future programs.
4	<b>Agency/Group/Organization</b>	ROWAN COUNTY UNITED WAY
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Employment Local Charity Network Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In person discussion of 2018 community-wide needs assessment
5	<b>Agency/Group/Organization</b>	FAMILY CRISIS COUNCIL OF SALISBURY-ROWAN, INC.
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In person and email exchanges with executive director to understand housing needs of victims of domestic abuse.

**Identify any Agency Types not consulted and provide rationale for not consulting**



**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care		

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

The city coordinates with the NC State Historic Preservation Office regarding activities that affect historic properties or districts.

The city also participates in the Cabarrus/Iredell/Rowan HOME Consortium to implement its HOME-assisted housing activities.

**Narrative (optional):**

## **PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

The overriding purpose of the citizen participation process is to establish a framework for a continuum of public input through all stages of Consolidated Plan development. Citizens are encouraged to become involved in the community development process, particularly low to moderate income residents and those living in areas characterized by blighted conditions. Minority residents, persons with disabilities, elderly and frail residents, public service agencies, and civic groups are also encouraged to participate.

The City of Salisbury developed this FY 2020-24 Consolidated Plan and FY 2020-21 Action Plan with consultation from a diverse group of individuals and organizations. A Citizen Participation & Consultation Plan guided plan development at each stage of the process and is outlined below.

As required by law, public hearings will be held to provide the opportunity for citizens to comment or make proposals about the plan. Hearings will be held in locations easily accessible to the public, including persons with disabilities. Provisions will be made for persons with disabilities or language differences provided a five-day advance notice is given. Advance notice will be given prior to all public hearings, meetings or workshops. Notices will be published in the non-legal section of the Salisbury Post no less than ten (10) days and no more than twenty-five (25) days prior to any series of meetings or hearings. Additionally, Advertisement of these meetings are also advertised on ACCESS16 Local Government Channel and the City's website homepage. Due to the spread of COVID-19 during the development of this plan and the declared State of Emergency, the Salisbury City Council will meet virtually via Zoom on May 19th and June 16th. Meetings are streamed live via webcast and on the City's Twitter account. Members of the public are invited to participate either by joining the meetings virtually or submitting written comments.

In addition to updating the Consolidated Plan, the City is updating its Comprehensive Plan, a guide for how Salisbury will grow and change during the next 20 years. Significant outreach efforts including pop-up events, online surveys, and small group meetings have helped to inform citizen priorities for housing and revitalization areas.

Over 50% of participants in the surveys indicated the following as high priority activities for CDBG and HOME Funds:

- Construction of new affordable housing (infill development)-
- Homeownership assistance, such as down payment assistance for lower-income homebuyers and new home buyers
- Develop, improve, or install public facilities such as a senior center or community center
- Code Enforcement in deteriorating or deteriorated areas
- Funding for public services, including job training and employment services, health care and substance abuse services, child care, crime prevention and fair housing counseling
- Rehabilitation of owner-occupied homes
- Sewer and water infrastructure improvements and other basic utilities

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	2/19/20: Park Avenue Center; Total Attendees: 4	Those in attendance discussed the need to improve the conditions for renters, but don't want to award 'slum-lords'; several expressed interest in improving public facilities but were concerned about long term maintenance costs.		
3	Newspaper Ad	Non-targeted/broad community	2/17/20: Publish notice for public hearing in Salisbury Post	NA	NA	
5	Internet Outreach	Non-targeted/broad community	Updated website with FAQ, link to online survey and contact information; began social media info campaign.	NA	NA	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Hearing	Non-targeted/broad community	3/3/20: City Council Public Hearing; 4 comments received	Members of the public expressed support for the Community Care Clinic, Rowan Helping Ministries, Family Crisis Council, and Gateway Freedom Center		
7	Public Meeting	Advocates for Housing	3/5/20: Housing Advocacy Commission	Discussed the need for rehab activities, removal of blighted structures, especially in the North Main district		
8	Public Meeting	Advocates for previously incarcerated	3/3/20: Re-Entry Council	Discussed the need for permanent supportive housing and public services		
9	Public Meeting	Non-targeted/broad community	3/4/20: Salisbury Neighborhood Action Group	Discussed the need for removal of blighted structures, infill housing, rehab housing, and other crime reduction measures.		

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (If applicable)</b>
10	Public Meeting	Advocates for Fair Housing	3/9/20: Fair Housing Committee	Discussed the need for expanding and leveraging resources to impact more people, especially very low income.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	2040 Vision Survey	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p>	Estimated 285 people participated in visioning exercises via online survey or in person meetings.	<p>Top priorities for participants included Economic Sustainability, Vibrant Community Life, and Environmental Sustainability. Participants were asked to identify locations in the community they would like to see change. Clusters emerged in many of the older neighborhoods surrounding downtown, including Park Avenue, North Main Street, West End, and East End.</p>		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
12	Priority Activity Survey	Non-targeted/broad community	31 respondents at either in person meetings or online	These were the activities most viewed as high priorities: construction of new infill housing, homeownership assistance, code enforcement, public facilities, and rehab of owner occupied homes.		
13	Public Meeting	Non-targeted/broad community	5/19/20: Presentation of DRAFT Consolidated Plan and Annual Action Plan			

**Table 4 – Citizen Participation Outreach**



## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

##### **Population and Demographics**

The City of Salisbury is located approximately 44 miles northeast of Charlotte in Rowan County, within the Rowan County HUD Metro FMR area. According to ACS 5-Year Estimates, the estimated population in 2017 was 33,561, making Salisbury the largest city in Rowan County with nearly a quarter of the County's population, which had an estimated population of 138,694.

In 2017, out of the total 12,654 households in Salisbury, an estimated 6,251 (49.4%) were owner-occupied and 6,403 (50.6%) were renter-occupied. In comparison, owner occupied housing represents 70% of the total 185,843 housing units within the HOME Consortium.

In 2010, the City of Salisbury comprised about 16,238 White residents (53%), while Black or African American residents accounted for 12,640 persons (38.5%) – with other racial groups comprising less residency in the community, notably Latino and Hispanic residents with 2,925 (8.7%) persons. By 2017, the number of White residents increased to a total of 16,142, while Black and African American residents increased by roughly 2.2% to 12,919. Other races are on the rise too with Latino and Hispanic residents up 14.5% to 3,349 (U.S. Census Bureau, 2010-2017).

Salisbury's residents are aging. Although the median age from 2010 to 2017 has only increased by 1.6 years, from 36.6 to 38.2, the population will continue to age. Figure 3 demonstrates the breakdown by population brackets in Salisbury. Three population cohorts – 25 to 34 years, 35 to 44 years, and 45 to 54 years – are the top segments in the demographic makeup of the City. These age groups generally represent those individuals within the work force, as well as owner-occupied households.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

Housing needs correspond to current population demographics and trends reflected by the data. While the total population has remained static, Salisbury has trended toward smaller and single-person households among both renter and owner categories. Median income has dropped slightly in concert with the trend in smaller household sizes, in addition to broader economic factors affecting Rowan County and the region. Almost half of all households in Salisbury (48%) are low or moderate income with earnings at or below 80% of the area median income. Salisbury is also a community predominantly made up of an older or aging population. About 37% of households have at least one person 62 years or older, while only 14% of households include one or more children 6 years or younger.

Housing cost burden, where a household spends more than 30% of their income on housing-related costs, is the most prevalent housing problem by a wide margin over other housing problems. Drilling down further, cost burden is experienced at a far greater intensity among renters as compared to owners, particularly those renters in the lowest income brackets from 0-50% of median income. Small related renter households were most affected, while among owners, elderly and single person households were most likely to be cost burdened.

Housing needs include affordable units for renters, especially in the lowest income brackets. This is a particularly- challenging income group to assist given the long-standing shortage of public housing which typically serves this group. Many of these households are only one paycheck away from homelessness. Second, there is a need for owner housing rehabilitation to address deferred maintenance, correct code violations, and improve energy efficiency to reduce future housing costs and help aging owners remain in their homes for as long as possible. Lastly, there is a need for new affordable units to replace obsolete or demolished housing stock, bolster neighborhood stability, provide new homeownership opportunities for low-moderate homebuyers and help to equalize income distribution across neighborhoods.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	33,662	33,655	-0%
Households	11,606	12,645	9%
Median Income	\$40,247.00	\$36,701.00	-9%

**Table 5 - Housing Needs Assessment Demographics**

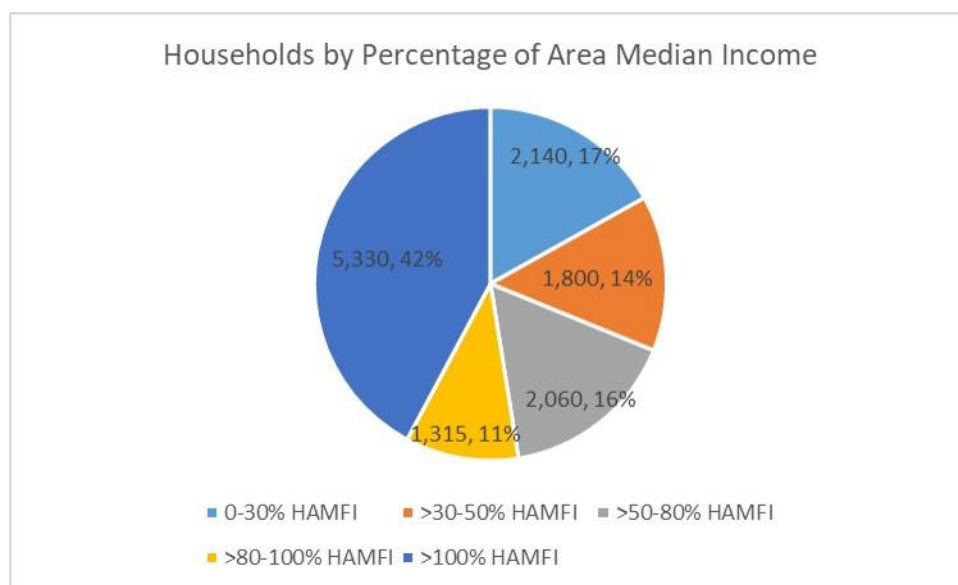
**Data Source:** 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

## Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,140	1,800	2,060	1,315	5,330
Small Family Households	715	575	805	545	2,375
Large Family Households	60	95	110	60	250
Household contains at least one person 62-74 years of age	400	350	390	295	1,430
Household contains at least one person age 75 or older	224	339	359	215	670
Households with one or more children 6 years old or younger	455	265	264	195	590

**Table 6 - Total Households Table**

Data 2011-2015 CHAS  
Source:



**Figure 1: Households by Area Median Income**

**Housing Needs Summary Tables****1. Housing Problems (Households with one of the listed needs)**

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	30	10	40	0	80	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	25	30	45	100	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	35	60	10	105	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	980	445	110	25	1,560	310	175	130	25	640

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	140	540	430	45	1,155	50	174	275	175	674
Zero/negative Income (and none of the above problems)	155	0	0	0	155	130	0	0	0	130

Table 7 – Housing Problems Table

Data 2011-2015 CHAS  
Source:

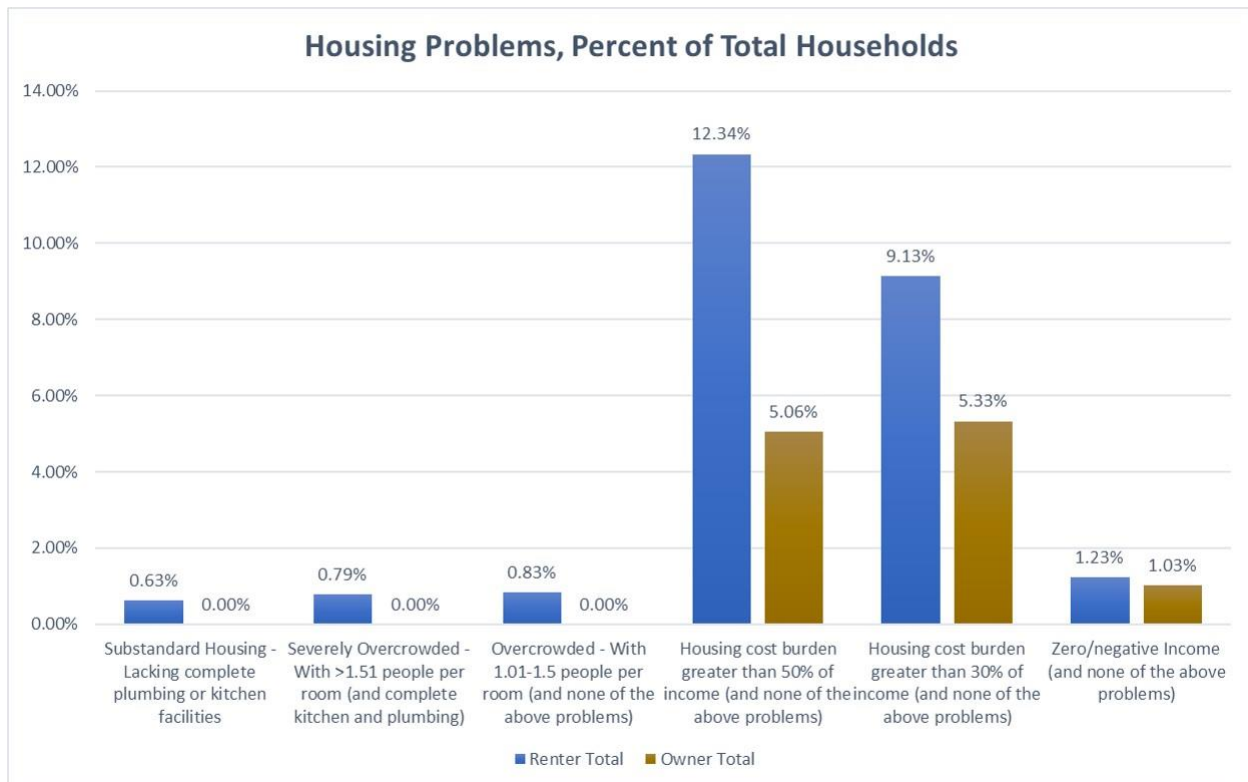


Figure 2: Housing Problems, Percent of Total Households

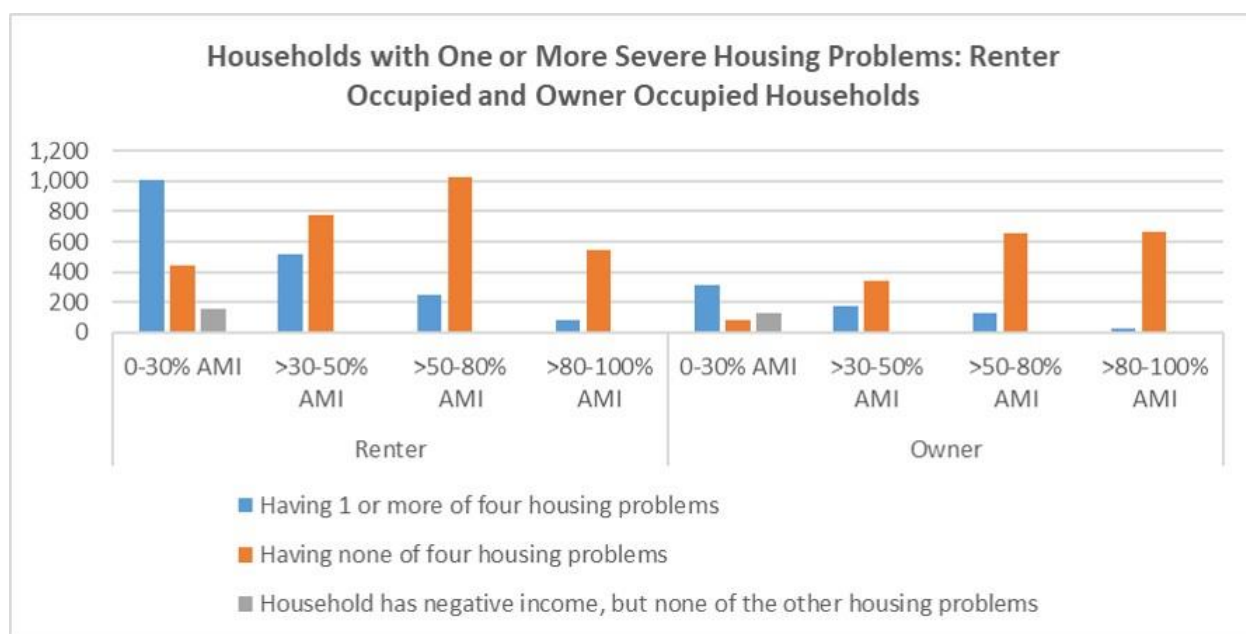
## 2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen

or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,010	515	245	80	1,850	310	175	130	25	640
Having none of four housing problems	445	775	1,030	545	2,795	80	340	660	665	1,745
Household has negative income, but none of the other housing problems	155	0	0	0	155	130	0	0	0	130

**Table 8 – Housing Problems 2**

Data 2011-2015 CHAS  
Source:



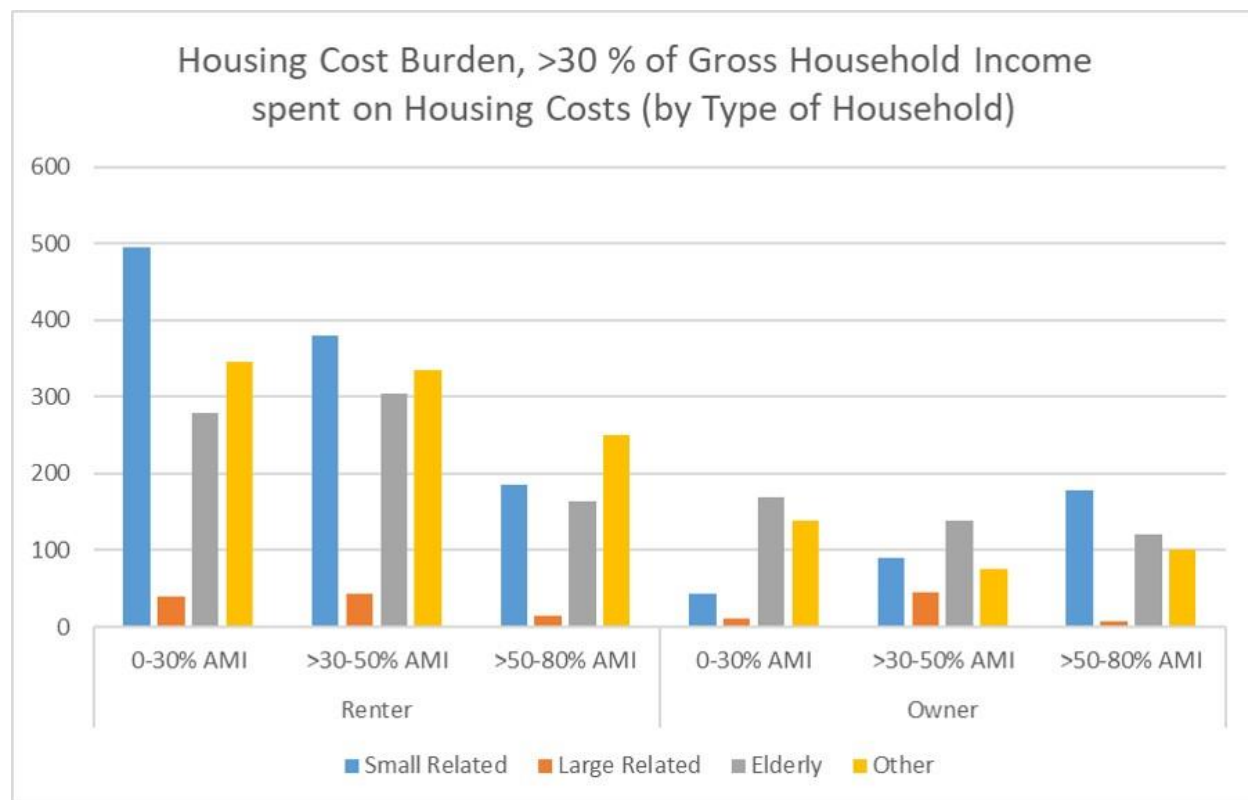
**Figure 3: Households with one or more severe housing problems: Renter Occupied and Owner Occupied**

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	495	380	185	1,060	44	90	179	313
Large Related	40	44	15	99	10	45	8	63
Elderly	280	305	164	749	170	138	120	428
Other	345	335	250	930	139	75	100	314
Total need by income	1,160	1,064	614	2,838	363	348	407	1,118

**Table 9 – Cost Burden > 30%**

Data Source: 2011-2015 CHAS



**Figure 4: Housing Cost Burden by Income and Household Tenure**

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	460	165	15	640	30	70	34	134
Large Related	40	4	0	44	10	0	4	14
Elderly	245	130	74	449	140	95	40	275
Other	275	150	30	455	135	10	50	195
Total need by income	1,020	449	119	1,588	315	175	128	618

Table 10 – Cost Burden > 50%

Data Source: 2011-2015 CHAS

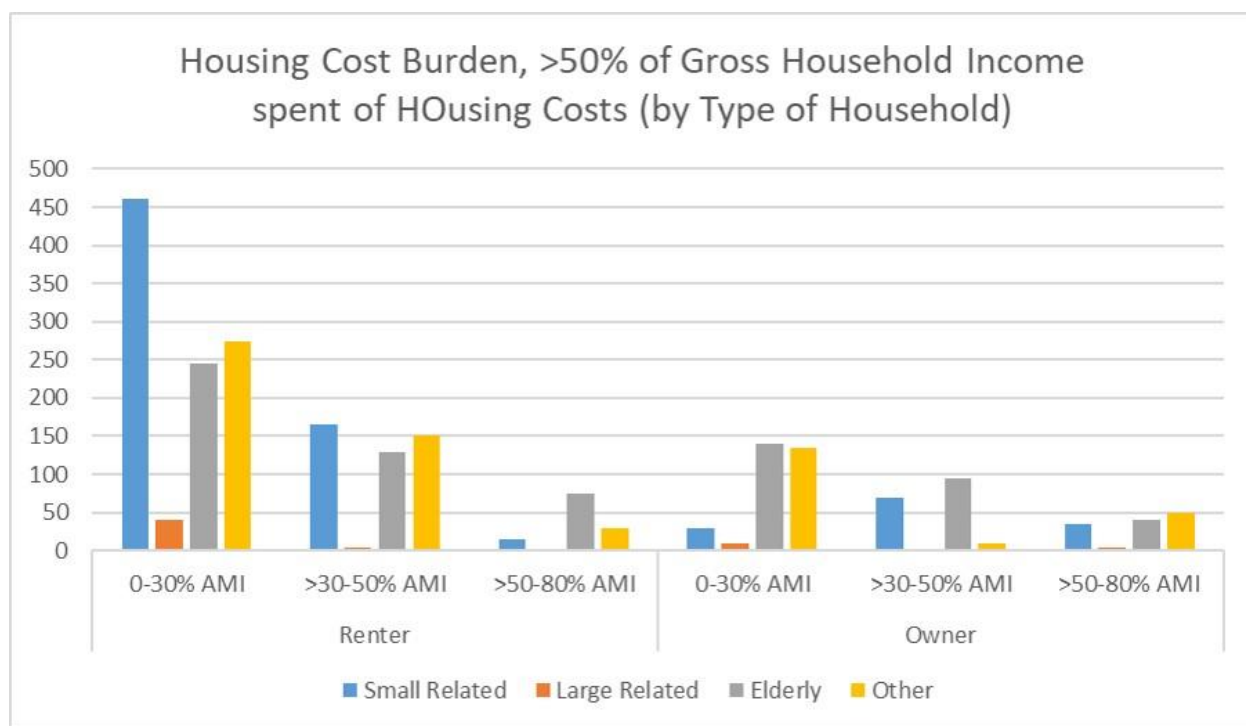


Figure 5: Severe Housing Cost Burden by Income and Household Tenure



## 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	60	65	45	170	0	0	0	0	0
Multiple, unrelated family households	0	0	20	0	20	0	0	0	0	0
Other, non-family households	0	0	10	10	20	0	0	0	0	0
Total need by income	0	60	95	55	210	0	0	0	0	0

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

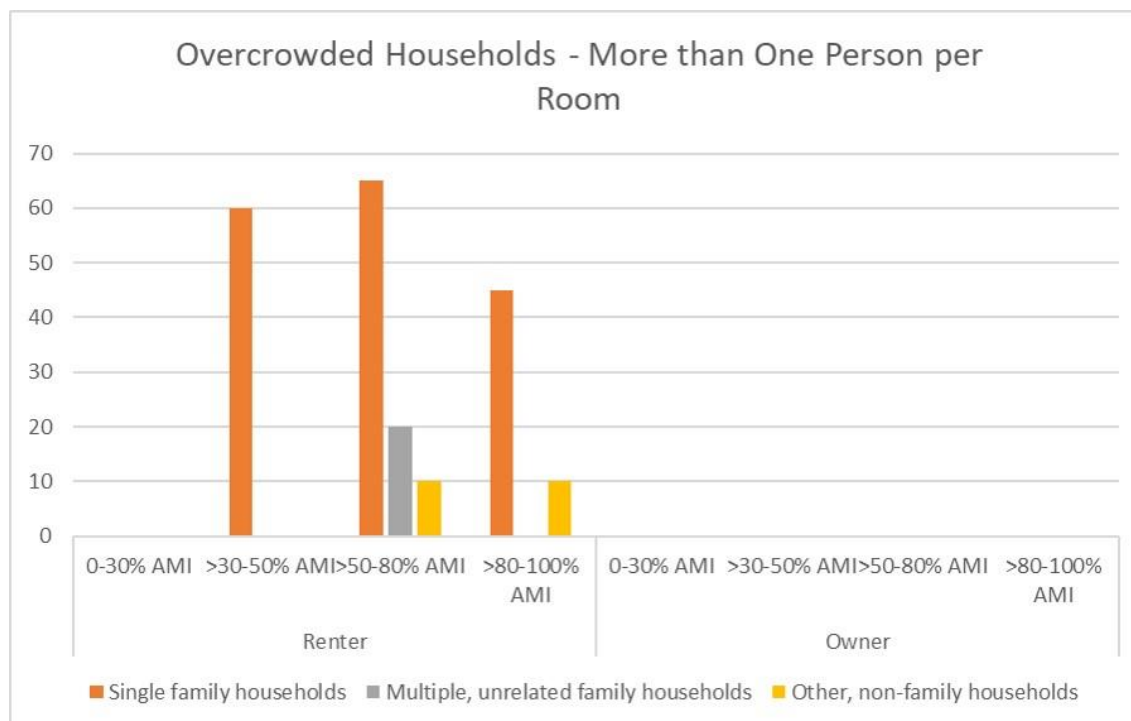


Figure 6: Overcrowding by Income and Household Tenure

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source  
Comments:

### **Describe the number and type of single person households in need of housing assistance.**

According to the most recent ACS period available, Salisbury had 12,645 households. Of this number, 1,244 households or about 10% were low-moderate income, non-family households which are defined as households where no one is related by birth, marriage or adoption, and includes people living alone, people living with roommates, and unmarried partners living together (if there are no children). This category includes all ages of adults, from young to elderly single person households who are low-moderate income. Cost burden is highest among renter households in this group, with renters making up 75% of single-person, low-moderate income households who are paying 30% or more of their income on rent.

### **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

According to interviews with Rowan County Department of Social Services, the Division of adult services, 37 families have been referred to shelter services (Rowan Helping Ministries) for the fiscal year 2013-2014. The organization has no formal, data collection methods to differentiate between disabled or victims of domestic violence status. According to the Rowan County Family Crisis Council, an organization that provides shelter and other services to victims of domestic violence, in 2019 1570 victims of domestic violence, sexual assault, stalking and dating violence were assisted. This includes all programmatic services such as shelter, court, group and individual counseling, hospital response, transitional housing, and case management. Only the housing status of those seeking the shelter service is gathered, and in 2019 118 women and children who stayed in the domestic violence shelter (55 women and 62 children)

- Of these 55 women, 11 were disabled and three more were veterans.
- Of these 55 women, 31 were without children while 24 had children/considered head of household.
- Of the women/children that exited the shelter, 42% moved into new homes, and 22% moved in with relatives or friends.
- The remaining 36% went to other domestic violence (DV) shelters, homeless shelters, hospitals or unknown destinations.

### **What are the most common housing problems?**

Housing problems include cost burden (housing costs that exceed 30% of household income), substandard housing (lacks complete plumbing or kitchen facilities), overcrowding and zero/negative income. The most common housing problem in Salisbury is cost burdened households in both renter and owner occupied units, while renters experience the greater share of housing problems across all categories (Table 3). Considering the subset of households with incomes at 100% or below the median income, 2,200 households experience housing cost burden that is greater than 30% of their income. Renter households account for 63% of this group. Aggregating up to include households with a housing cost burden that is greater than 50% of their income adds another 371 households with renter households making up just over 70% of all households experiencing cost burden. This indicates that rents are above what the local market can bear for many households. The second and third most common housing problems are households with overcrowding and with zero or negative income. Although they make up a relatively small share of households when compared with cost burden, larger shares of these problems are again present in rental households. Ageing housing stock may be contributing to a larger cost burden as the energy utility costs increase for occupants in these homes. Rehabilitation and repair needs are great because of the aging stock.

### **Are any populations/household types more affected than others by these problems?**

Renter occupied households experience the greatest share of housing problems across all categories, compared with owner occupied households. Considering cost burden by household type, both small related and single person renter households make up the largest categories of need, followed by renter elderly households. The need intensifies across the lowest income categories from 0-50% of median income. Renters, particularly renters in the lowest income categories (0-50% of median income), have the greatest incidence of severe housing problems compared to owners (Figure 9). Among homeowners, elderly and single person households were most likely to be cost burdened (Table 5 and Table 6). However, in contrast to renters, cost burden among homeowners is more evenly distributed across the income categories from 0-80% of median income.

### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

The characteristics and needs of households at risk of becoming unsheltered include lack of income sufficient to cover rent, utilities and basic needs. Income levels can be traced to factors such as low educational attainment, lack of jobs, lack of transportation that limits the availability of jobs that are accessible to the worker, and limited incomes of those receiving social security benefits. These individuals and families may be living in substandard housing at the lowest rent range and are often one

paycheck away from being homeless. Formerly homeless families and individuals who are receiving rapid re-housing assistance share similar needs, as well as access to mental and substance abuse treatment, job skills training, money management counseling and assistance securing health care and child care.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

NA

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Salisbury works closely with Rowan Helping Ministries, a human services organization providing services and shelter space to the homeless population. During consultations with the organization's Director, the following observations have been made:

- Lack of available jobs and income and no unemployment benefits have forced some people to seek shelter after losing their homes.
- Lack of low income/affordable housing options for the working class and those who receive social security benefits. Private investors and builders are focusing on a higher return on investment not found in lower price-point housing.
- Available housing for those in the working class and for those receiving social security benefits is often ill-kept or dilapidated.
- Landlords have been alleged to have raised rents on tenants which often places the tenants in financial hardship.
- Fair market rent is higher than the HUD recommended housing cost burden of 30%, creating a particularly high cost burden for those earning minimum wage.
- Housing that is in the affordable range is located in areas that do not have easy access to basic amenities such as grocery and drug stores. Public transportation services to these areas are limited, and many people experiencing financial hardship or poverty do not have automobiles.
- Lack of subsidized housing.
- Lack of supportive housing for people with disabilities including mental health
- Lack of available housing for individuals with felonies.
- Lack of sufficient skill and income to maintain housing

## **Discussion**

The housing needs in Salisbury are greatest for those with incomes such that the housing cost burden creates a financial hardship condition, especially for renter households. There is a considerable need for affordable housing units to decrease the cost burden on individuals and families. In the rental market,

the extremely-low (30% of median income or less) and low income (30-50% of median income) segments of the population are most affected, indicating a continuing need for additional public housing and other assisted units. There is a need for these units to be located near public transit and in areas accessible for individuals and families without automobiles to access basic goods and services.

In the ownership market, there is a need for housing rehabilitation to assist elderly, single-person and small related households whose housing cost burden often creates compounding issues brought about by deferred home maintenance. Relatively small interior and exterior maintenance tasks left undone due to income limitations gradually become more extensive and costly repair needs. The most common assistance needs include water infiltration issues, weatherization, building systems updates, lead paint abatement and framing stabilization issues. Rehabilitation needs exist across the low-moderate income spectrum, while new affordable units are a continuing need to assist moderate income first-time homebuyers. Construction of new affordable housing boosts financial stability of low-moderate income households, helps stabilize at-risk neighborhoods, counteracts the downward pull of an aging housing stock, and promotes housing equality and income distribution when completed on a scattered-site basis.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Using CHAS data provided by HUD, housing problems can be estimated and disaggregated along racial and ethnic lines. In the following section, HUD-provided CHAS data (Comprehensive Housing Affordability Strategy) is used to assess housing needs. The data is intended to measure the extent of housing problems and housing needs, particularly for low income households. The information used in this plan compares the period, 2011-2015. The total number of households in Salisbury, as of 2015 was 12,645.

### 0%-30% of Area Median Income

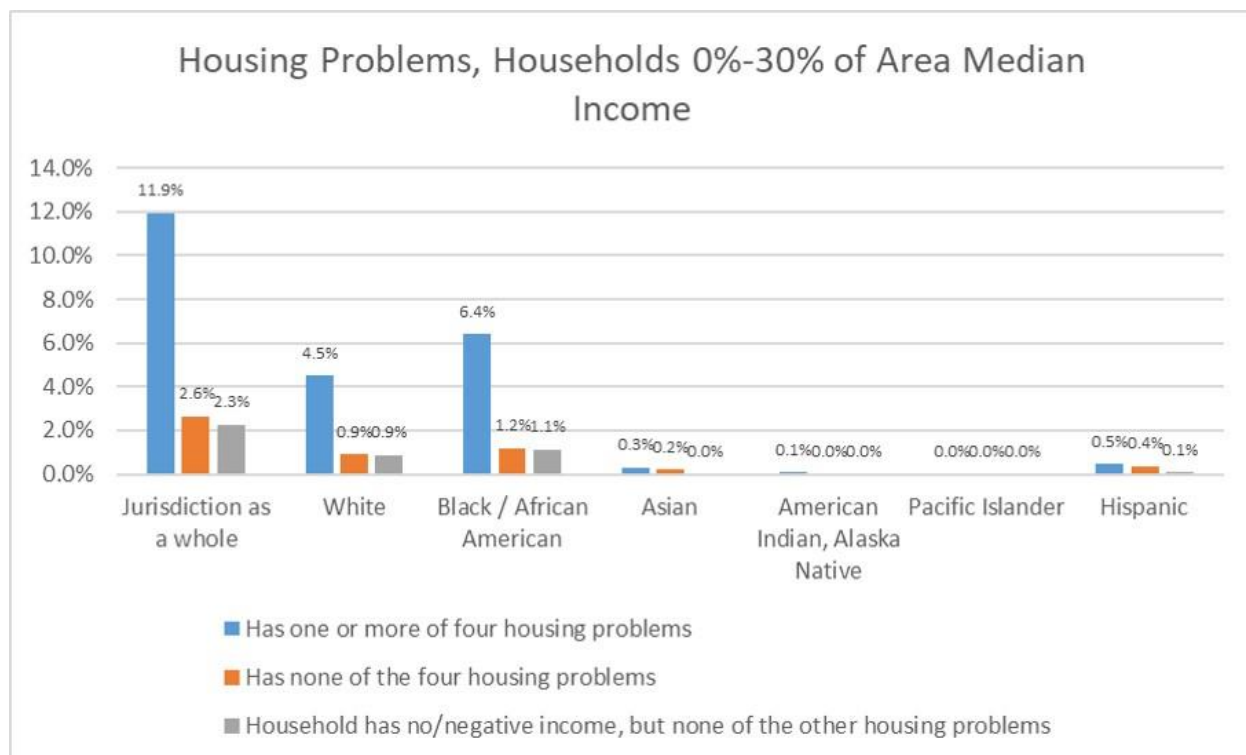
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,510	334	285
White	570	114	110
Black / African American	810	149	140
Asian	40	25	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	59	45	10

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%



**Figure 7: Housing Problems, Households 0-30% AMI by Race/Ethnicity**

### 30%-50% of Area Median Income

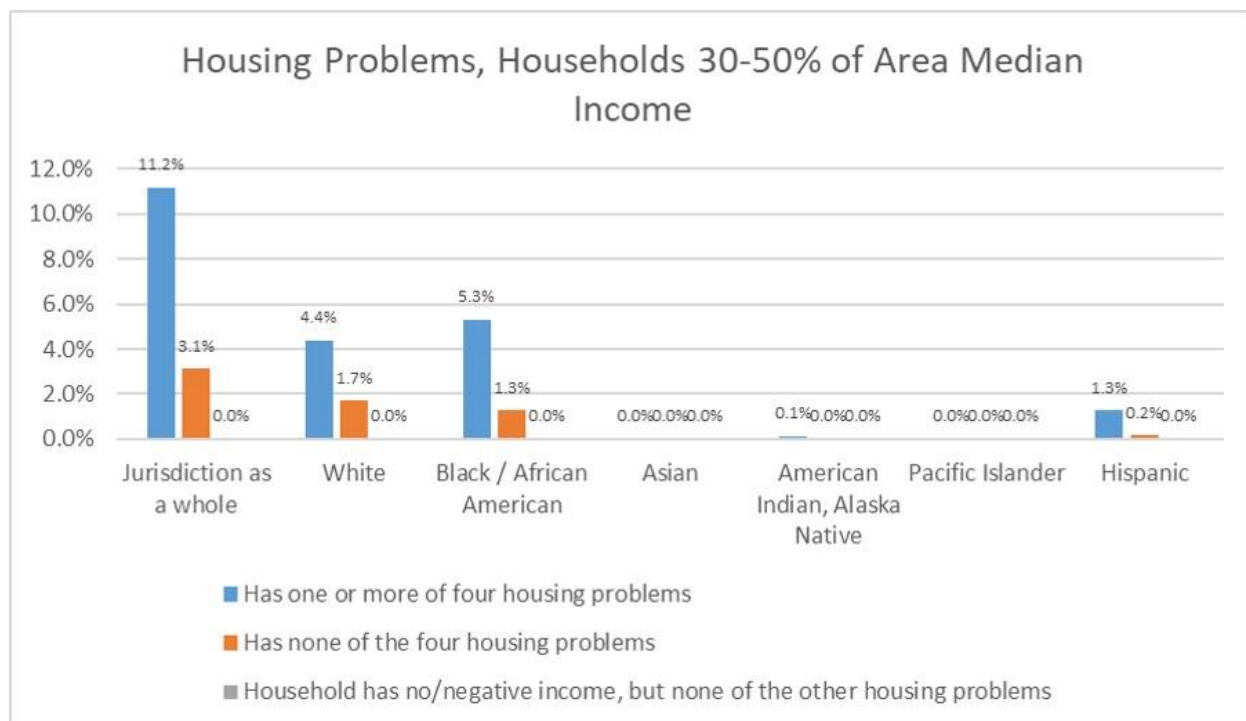
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,410	395	0
White	555	215	0
Black / African American	670	160	0
Asian	0	0	0
American Indian, Alaska Native	14	0	0
Pacific Islander	0	0	0
Hispanic	160	20	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%



**Figure 8: Housing Problems, Households 30-50% AMI by Race/Ethnicity**

#### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,085	975	0
White	385	595	0
Black / African American	579	260	0
Asian	10	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	64	94	0

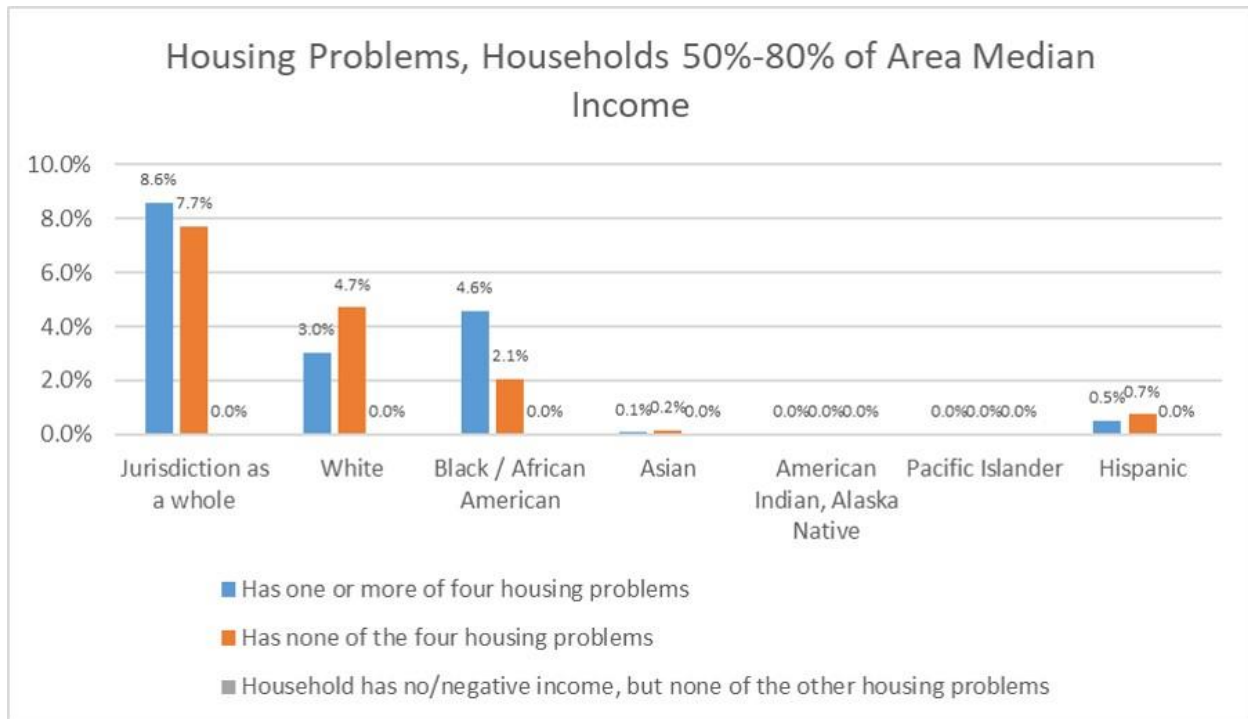
**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%





**Figure 9: Housing Problems, Households 50-80% AMI by Race/Ethnicity**

**80%-100% of Area Median Income**

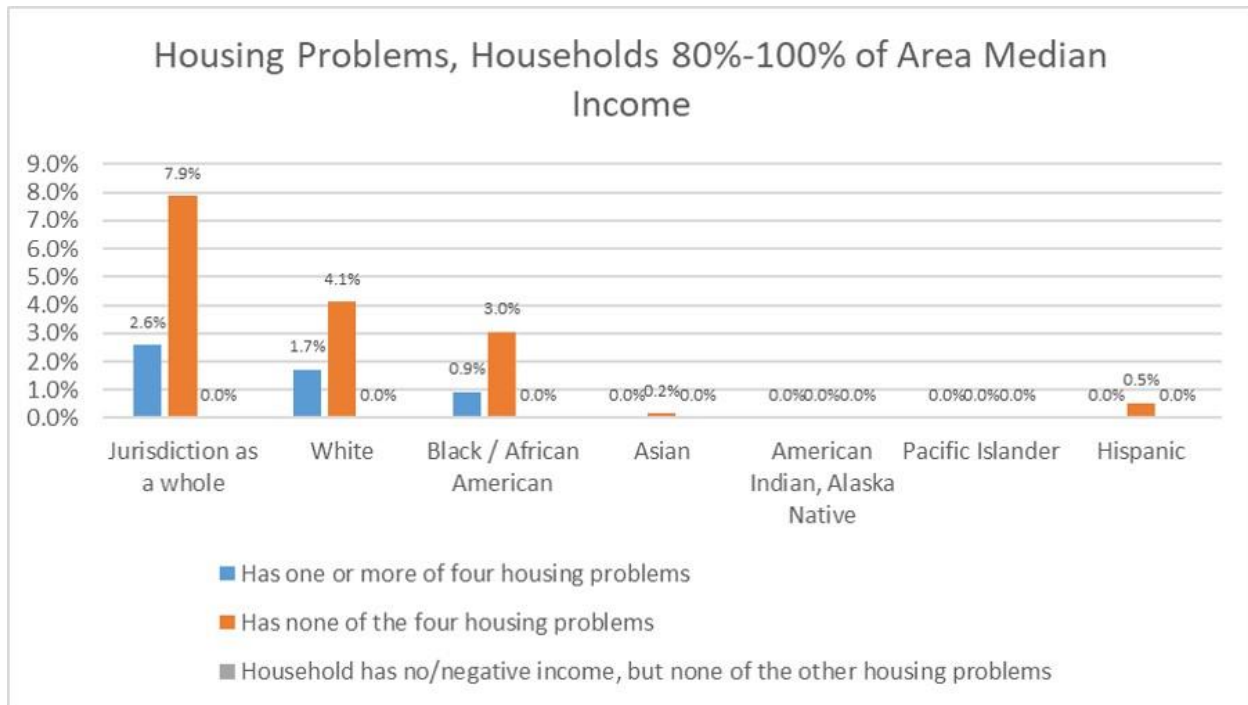
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	325	995	0
White	215	520	0
Black / African American	115	385	0
Asian	0	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	65	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%



**Figure 10: Housing Problems, Households 80-100% AMI by Race/Ethnicity**

## Discussion

This section assesses the housing needs of racial and ethnic groups at various income levels in comparison to needs at that income level as a whole to identify any disproportionately greater needs. According to HUD, disproportionately greater need exists when the percentage of persons in a category of need, who are members of a particular racial or ethnic group, is at least ten percentage points higher than the percentage of persons in the category as a whole.

The likelihood of experiencing housing problems is clearly coincident with income levels. Within this data set, households with the lowest incomes from 0-50% were roughly three times as likely to have a housing problem as compared to those above 80% AMI. About half of all households in the 50%-80% range had a housing problem. Disproportionate need by racial or ethnic group for each income category is outlined in the following paragraphs. Considering all income categories, disproportionate need is most heavily concentrated in the Black/African American and Hispanic racial and ethnic groups. American Indian/Alaska Native and Asian groups also stand out in the data as having disproportionate need, although in much smaller actual numbers. It should be noted as well that the relatively low number of households in this group make it difficult to develop reliable estimates.

At very low incomes (0-30% AMI), 71% of households in Salisbury have one or more housing problems (1,510 households). Disproportionately greater need is present within one group in this income category – 100% of the ten American Indian/Alaska Native households have a housing problem. In the other groups, there is not a wide enough spread in the percentage points for these groups to be

considered as having disproportionate need. Specifically, the percentages with a housing need by racial or ethnic group are 72% White, 74% African American, 62% Asian and 51% Hispanic.

Moving to the 30%-50% income category, just over three-quarters of these households have a housing problem (78% or 1,410 households). Two groups have disproportionately greater need – Hispanic households (89%, 160 households), and American Indian/Alaska Native (100%, 14 households).

In the 50%-80% income category, about half of households have a housing problem (53% or 1,085 households). Black/African American households have disproportionately greater need in this income category with over 69% in this racial group experiencing one or more housing problems. By comparison, only 39% of White households with similar incomes have a housing problem.

Among households in the 80%-100% income category, 325 households or about 25% have a housing problem. There are no disproportionate needs by racial or ethnic group in this income category.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

These data sets illustrate the correlation between income level and *severe* housing needs, with the lowest income households often two or even three times as likely to experience housing problems as compared to those with higher incomes. Moreover, minority populations are more likely to have disproportionate levels of need. According to HUD, disproportionately greater need exists when the percentage of persons in a category of need, who are members of a particular racial or ethnic group, is at least ten percentage points higher than the percentage of persons in the category as a whole. In Salisbury, disproportionate need with regard to severe housing problems is concentrated within the Black/African-American population, and to a lesser extent, the Hispanic population. Other racial or ethnic groups affected include American Indian/Alaska Native and Asian households, although the actual numbers of households is much lower. It should be noted again that the relatively low number of households in this group make it difficult to develop reliable estimates.

### 0%-30% of Area Median Income

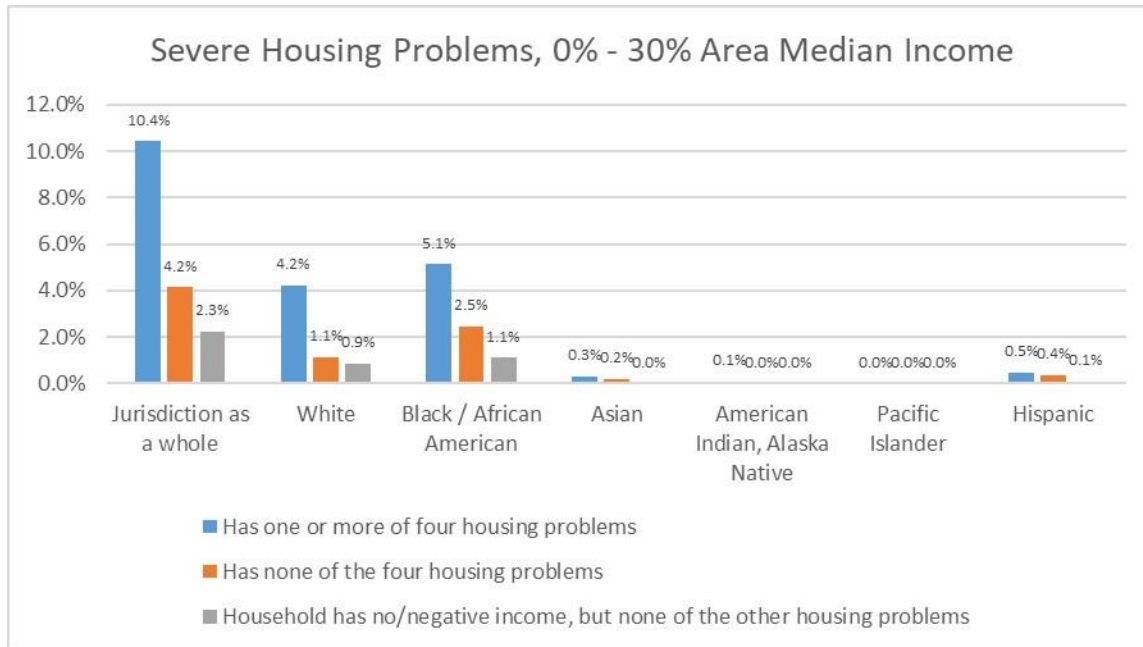
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,320	525	285
White	535	144	110
Black / African American	650	310	140
Asian	40	25	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	59	45	10

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



**Figure 11: Severe Housing Problems, Households 0-30% AMI by Race and Ethnicity**

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	690	1,115	0
White	270	515	0
Black / African American	350	475	0
Asian	0	0	0
American Indian, Alaska Native	10	4	0
Pacific Islander	0	0	0
Hispanic	55	125	0

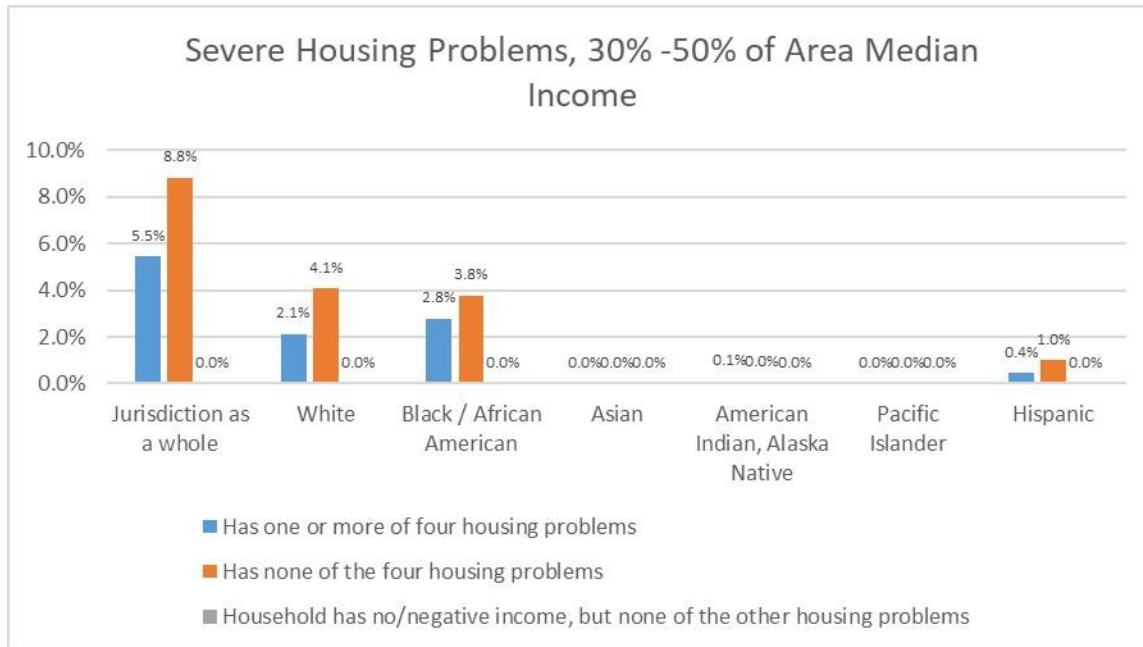
**Table 18 – Severe Housing Problems 30 - 50% AMI**

**Data** 2011-2015 CHAS

**Source:**

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



**Figure 12: Severe Housing Problems, Households 30-50% AMI by Race and Ethnicity**

#### 50%-80% of Area Median Income

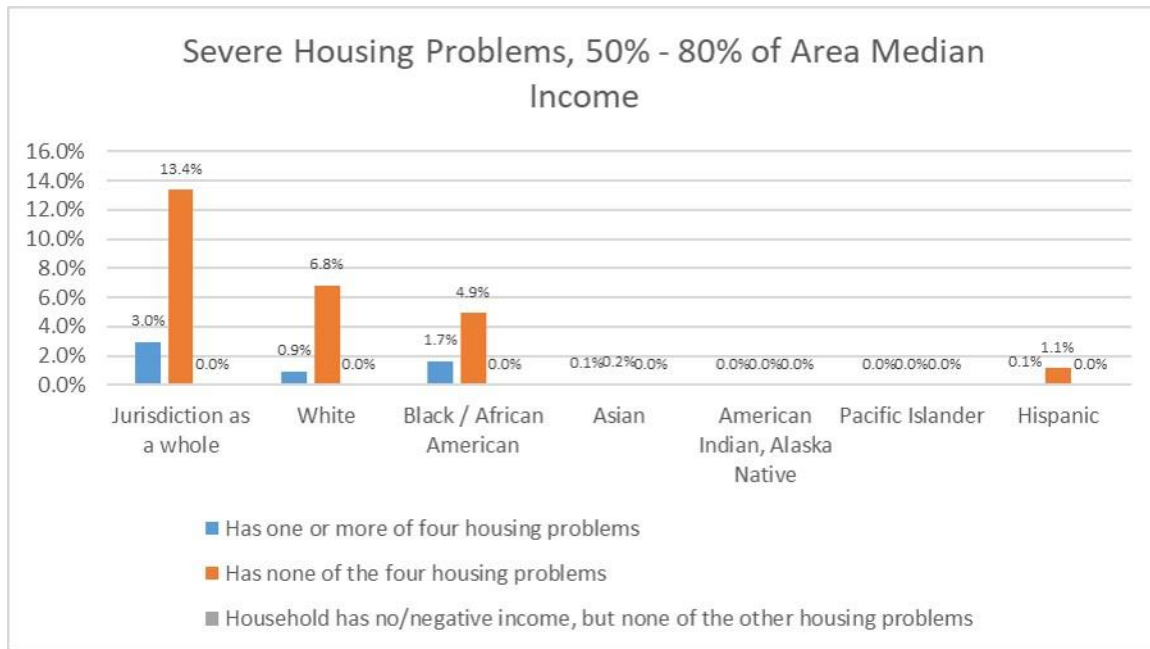
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	375	1,690	0
White	120	865	0
Black / African American	209	625	0
Asian	10	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	144	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data: 2011-2015 CHAS  
 Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



**Figure 13: Severe Housing Problems, Households 50-80% AMI by Race and Ethnicity**

#### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	105	1,210	0
White	90	645	0
Black / African American	15	480	0
Asian	0	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	65	0

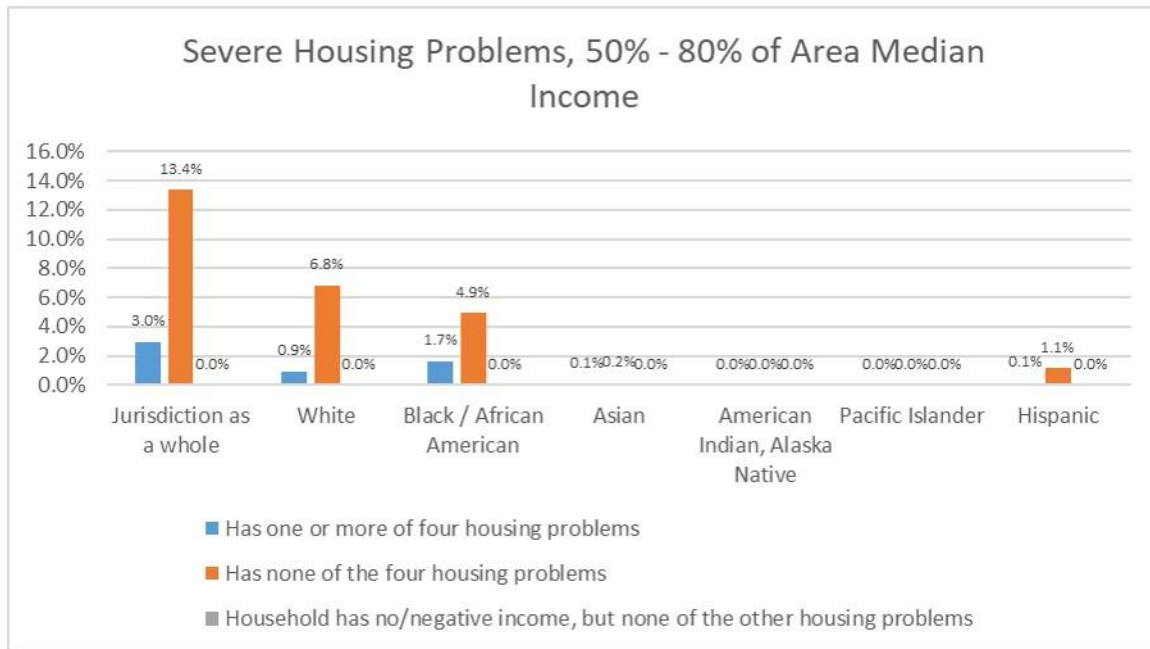
**Table 20 – Severe Housing Problems 80 - 100% AMI**

**Data** 2011-2015 CHAS

**Source:**

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



**Figure 14: Severe Housing Problems, Households 80-100% AMI by Race and Ethnicity**

## Discussion

This section assesses the *severe* housing problems experienced by racial and ethnic groups at various income levels in comparison to needs at that income level as a whole. According to HUD, disproportionately greater need exists when the percentage of persons in a category of need, who are members of a particular racial or ethnic group, is at least ten percentage points higher than the percentage of persons in the category as a whole. As with the Housing Needs described previously in Section NA-15, the likelihood of severe housing needs is coincident with income levels. In addition, severe housing problems across all income categories are more prevalent in the Black/African American racial group. American Indian/Alaska Native and Asian groups also stand out in the data as having disproportionate need, although in much smaller actual numbers. The following paragraphs break things down by income category.

Among all households with the lowest incomes (0-30% AMI), 62% are experiencing a severe housing problem. In this income category, only one racial or ethnic group – American Indian/Alaska Native – is disproportionately affected, represented by a relatively small number of households (100% of 10 households).

In the 30%-50% income category, 38% or 690 households have a severe housing problem. The White racial group is affected at a lower than average rate of 34%, while the Black/African-American group is slightly above the average at 42%. Again, the American Indian/Alaska Native group was the only racial or ethnic category to be disproportionately affected, at 71% or ten of fourteen households in this income category.



Directing attention to the 50%-80% income category, 18% of households overall are experiencing a severe housing problem. Of the larger ethnic or racial categories, Black/African American is the only group to approach the disproportionate need range, at 25% or 209 of 834 households. The only category to exceed a ten percentage point spread from the household average is the Asian group, represented by 10 of 30 households, or 33% with a severe housing problem for the group.

In the 80%-100% income category, 8% of households have a severe housing problem with no racial or ethnic group experiencing a disproportionate need.

**NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction:**

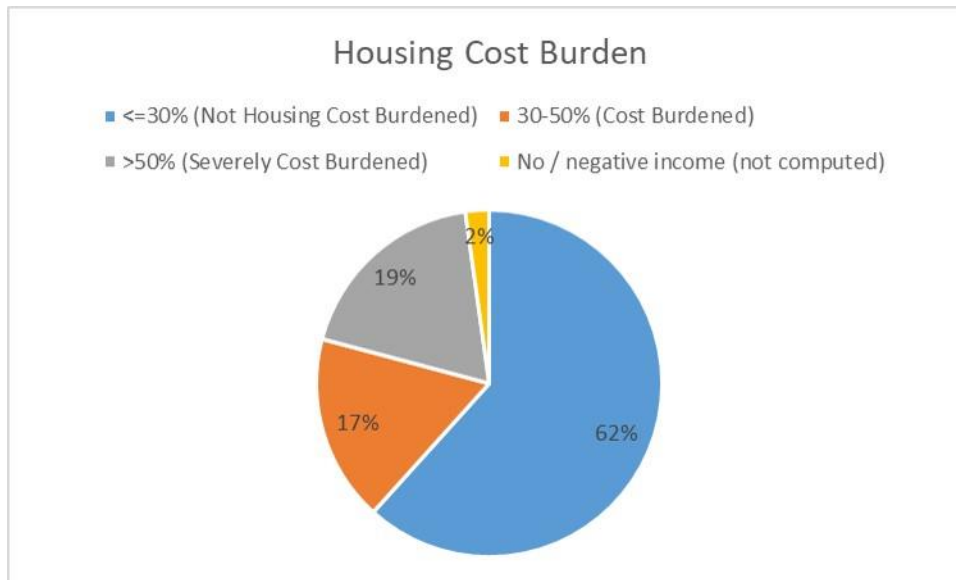
While the preceding sections focused on all housing and severe housing problems, this section focuses only on what share of their income households spend on housing. The data is broken down into households spending less than 30% of their income on housing costs, those spending between 30%-50% of their income on housing (i.e., with cost burden) and those spending more than 50% of their income on housing (i.e., with severe cost burden).

**Housing Cost Burden**

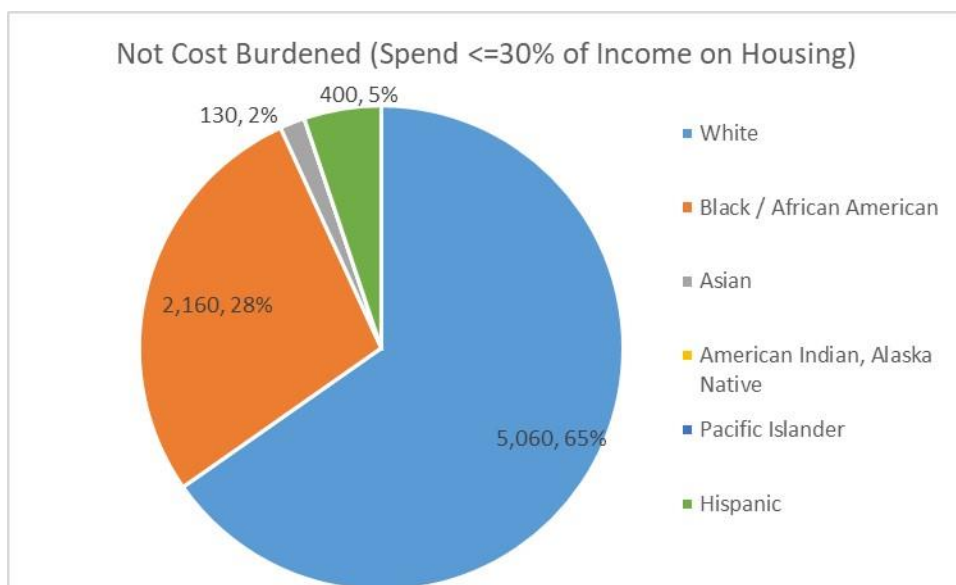
<b>Housing Cost Burden</b>	<b>&lt;=30%</b>	<b>30-50%</b>	<b>&gt;50%</b>	<b>No / negative income (not computed)</b>
Jurisdiction as a whole	7,805	2,205	2,360	280
White	5,060	920	1,030	110
Black / African American	2,160	1,065	1,134	140
Asian	130	0	50	0
American Indian, Alaska Native	0	4	20	0
Pacific Islander	0	0	0	0
Hispanic	400	200	69	10

**Table 21 – Greater Need: Housing Cost Burdens AMI**

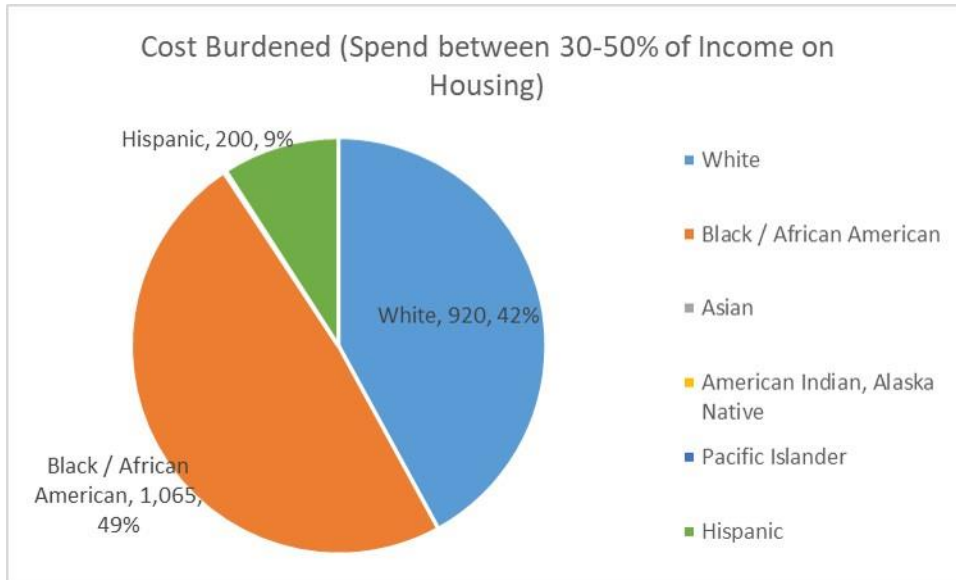
Data 2011-2015 CHAS  
Source:



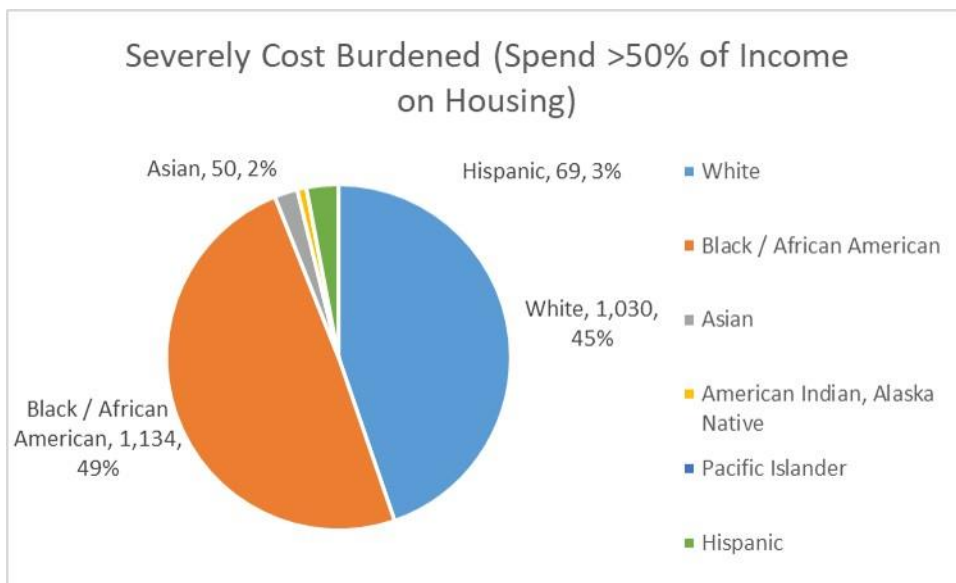
**Figure 15: Housing Cost Burden, Jurisdiction as a Whole**



**Figure 16: Not Housing Cost Burdened, by Race/Ethnicity**



**Figure 17: Housing Cost Burdened by Race/Ethnicity**



**Figure 18: Severely Housing Cost Burdened, by Race and Ethnicity**

### Discussion:

For the Salisbury jurisdiction as a whole, seventeen percent of households are cost burdened, with housing costs between 30-50% of their income, while another 19% have housing costs over 50% of their income (severe cost burden). Taken together, this equates to just over one third of households (36%) with some level of housing cost burden. Black/African American households, at 49%, are almost twice as likely to be cost burdened compared to White households at 27%. Approximately 40% of Hispanic households have some level of cost burden. The percentage of households with no income or negative income is only 3% or less citywide as well as across all racial and ethnic groups.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

### **Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

The preceding sections outlined several instances of disproportionately greater need among minority groups, summarized below:

- Among households in the 30%-50% income category, Hispanic households had disproportionate need with regard to housing problems, with 89% of Hispanic households (160 of 180 households) compared to 78% overall.
- Among households in the 50%-80% income category, Black/African American households had disproportionate need with regard to housing problems, with 69% of these households (579 of 839 households) compared to 53% overall.
- Also, Black/African American households in this income category came in within close range of disproportionate need with regard to severe housing problems, with 25% of these households (209 of 834 households) compared to 18% overall.
- Hispanic households experienced cost burden at a rate of 30% (200 of 679 households) compared to 17% of households citywide.

### **If they have needs not identified above, what are those needs?**

According to an affordable housing market study conducted in 2019, wages in Salisbury and Rowan County are not rising at the same rate as housing costs, compounding the problem for minority populations that are already disproportionately affected by cost burden. This is particularly true for rental housing costs which have continued to creep upward. Finding affordable housing alternatives is more complicated for minority populations. In addition to the supply problem, minorities are frequently subjected to discrimination in the housing market.

### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

Two areas of Salisbury with the highest percentages of African American residents (53% or higher) include the West End/Jersey City neighborhoods (Census tract 504) and the Green Hills/North Long Street area (Census tract 508). Hispanic or Latino residents are generally located in the city's southwest quadrant, specifically neighborhoods along the south Main Street corridor. The population percentage ranges between 13%-28% depending on the area.

**NA-35 Public Housing – 91.205(b)****Introduction**

The City of Salisbury consults and collaborates on a regular, ongoing basis with the Salisbury Public Housing Authority (SHA), to better coordinate the affordable housing goals of each organization. The Housing Authority owns and manages 465 apartments in eight housing developments within the City of Salisbury. SHA also manages Fleming Heights, an Elderly LIHTC property, also located in the City.

**Totals in Use**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	0	543	0	0	0	0

**Table 22 - Public Housing by Program Type**

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Alternate Data Source Name:**

Salisbury Housing Authority

**Data Source Comments:**

**Characteristics of Residents**

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	0	0	0	0	0
Average length of stay	0	0	0	0	4	0	0	0
Average Household size	0	0	0	0	2	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	0	96	0	0	0
# of Disabled Families	0	0	0	0	149	0	0	0
# of Families requesting accessibility features	0	0	543	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type****Alternate Data Source Name:**

Salisbury Housing Authority

**Data Source Comments:**

**Race of Residents**

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	0	164	0	0	0	0
Black/African American	0	0	0	0	775	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 24 – Race of Public Housing Residents by Program Type**

Alternate Data Source Name:

Salisbury Housing Authority

Data Source Comments:

**Ethnicity of Residents**

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	0	34	0	0	0	0
Not Hispanic	0	0	0	0	905	0	0	0	0



**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Alternate Data Source Name:**

Salisbury Housing Authority

**Data Source Comments:**

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

HUD requires 504 accessible apartments when there is new construction or significant rehabs. In the last five years the SHA has done very little new or significant rehabs so there are few units overall. Our apartments at Fleming Heights have 6 out of 34 that are 504 compliant. Our newest apartments, Carpenter's Corner, have 6 out of 22 accessible. The SHA has around 20 wheelchair and other disability accessible features in several units.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The Housing Authority is currently at or near full capacity of 465 families housed. There are 443 households on the waiting list which is open for all bedroom sizes. The wait time is between one and two years. Of families housed, the average yearly income is \$11,138, which is in the extremely-low income range (less than 30% of the Area Median Income).

**How do these needs compare to the housing needs of the population at large**

These needs likely reflect those of the larger population, based on the high incidence of cost burdened households in the low-income range.

**Discussion**

The SHA recognizes the need for affordable housing; however does not see any opportunities to construct any additional housing in the near future. SHA is currently working with a detailed 20 year plan to improve the quality of housing in their current housing inventory and to ensure better living conditions for residents.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

In Salisbury, emergency shelter for the general homeless population is provided by Rowan Helping Ministries (RHM). This organization reported 794 guests during FY2018-2019, and a total of 25,068 overnight stays. This represents an increase in 27%% in new guests and a 13% increase in overnight stays, compared with the 2013-2014 fiscal year count for the previous consolidated plan. Records show that the majority of guests are male (72.6%) and approximately one-fourth are homeless veterans. There were 40 under the age of 18 who were members of homeless families. Race/ethnicity is generally evenly divided among African-American and White individuals, at approximately 45%. Hispanic/Latino individuals make 6% of guests staying in the shelter. Another 4 % identify as mixed race, Native American or Asian. The most prevalent reasons cited for homelessness include transient, unemployment or underemployment, evictions, mental illness and substance abuse. Sheltered population characteristics for FY2018-2019 are shown in the following tables.

In addition to emergency shelter, homeless individuals and families need meals, clean clothing, personal hygiene supplies and other basic supports. Families with children need separate shelter facilities from the general homeless population. Transitional housing is needed to assist those trying to break free from the cycle of homelessness. In the January 2019 Point in Time count of the homeless population for Rowan County, 3 out of 84 (21%) sheltered either in emergency or transitional facilities were chronically homeless.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	86	24	772	452	190	45
Persons in Households with Only Children	11	0	65	54	58	180
Persons in Households with Only Adults	0	0	707	398	132	180

Consolidated Plan

Salisbury

58

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Individuals	68	24	320	0	0	0
Chronically Homeless Families	1	0	5	4	4	349
Veterans	22	10	193	115	150	90
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	2	2	4	2	2	90

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is:      Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

**Domestic Abuse** - According to the Rowan County Family Crisis Council, an organization that provides shelter and other services to victims of domestic violence, in 2019 a total of 1570 victims of domestic violence, sexual assault, stalking and dating violence were assisted. This includes all programmatic services such as shelter, court, group and individual counseling, hospital response, transitional housing, and case management. Only the housing status of those seeking the shelter service is gathered, and in 2019 there were 118 women and children who stayed in the domestic violence shelter (55 women and 62 children).

**Veterans** - Another distinct subpopulation that is prevalent in Salisbury is homeless veterans. The W. G. (Bill) Heffner VA Medical Center draws a large number of veterans to the area for treatment from the 17-county region that it serves. Many are situationally-homeless; in other words, they have permanent housing elsewhere, but have no place to stay during the course of outpatient treatment at the center which can extend into weeks or months.

**Unsheltered Homeless** - Point in Time (PIT) counts of the total sheltered and unsheltered homeless population have been completed for the Salisbury/Rowan area since 2005. The total PIT count for Rowan County was 184 in 2014; 154 in 2015; 117 in 2016; 151 in 2017; and 154 in 2018. In the January 2019 PIT count, there were 32 unsheltered individuals counted.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

For the overall population, the incidence of poverty is 19%, while just over one-quarter of those (28.7%) are households with children under the age of 18. This correlates to approximately 1,800 households with minor children present in the home that are living in poverty and are likely to be in need of housing assistance.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Race/ethnicity is generally evenly divided among African-American and White individuals, at approximately 45%. Hispanic/Latino individuals make up less than 4% of guests staying in the shelter.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

In the 2019 PIT count, there were 85 unsheltered individuals. Rowan Helping Ministries provides a meals, clothing and shower services to unsheltered individuals. In 2018-2019 approximately 224 unsheltered individuals used these services.

The general population of sheltered homeless during FY2018-2019 totaled 794 new guests, and a total of 25,068 overnight stays. Records show that the majority of guests are male (72.6%) and approximately one-fourth are homeless veterans. There were 40 under the age of 18 who were members of homeless families. Race/ethnicity is generally evenly divided among African-American and White individuals, at approximately 45%. Hispanic/Latino individuals make 6% of guests staying in the shelter. Another 4 %

identify as mixed race, Native American or Asian. The most prevalent reasons cited for homelessness include transient, unemployment or underemployment, evictions, mental illness and substance abuse.

**Discussion:**

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction**

**Describe the characteristics of special needs populations in your community:**

**What are the housing and supportive service needs of these populations and how are these needs determined?**

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

**Discussion:**



## NA-50 Non-Housing Community Development Needs – 91.215 (f)

### Describe the jurisdiction's need for Public Facilities:

**Multi-Purpose Center:** The City of Salisbury completed a Parks and Recreation Master Plan in 2019 that inventoried and assessed the needs of community facilities. A gap analysis was performed to understand which geographic areas of the city are not being served by parks and recreation facilities, and a comparison to national level of service standards was also completed to understand gaps in the recreational amenities offered. The need for a modern multi-purpose center that would meet a multitude of needs such as a large meeting space, recreation center, and a centralized space for administration emerged as a top priority. The current civic center facility was constructed in 1981 and is in tremendous need of repair and upgrades to improve ADA accessibility; nevertheless, it is the most heavily used facility in the Parks and Recreation inventory.

**Multi-Modal Transportation Center:** Expanded rail service to the surrounded metro regions of Charlotte and Greensboro is expected within the next five years. The historic Salisbury Depot offers a tremendous opportunity to become a multi-modal center that links Amtrak, local bus service, park and ride opportunities, and sidewalks and bike facilities together. The building is currently owned by the Historic Salisbury Foundation, however, if the City were to purchase the property for the purpose of its conversion into a multi-modal transportation center, improvements would need to be made to make it ADA compliant and configured for its intended purpose.

### How were these needs determined?

**Multi-Purpose Center:** Recommendations in the 2019 Parks and Recreation Master Plan that helped determine the community's need for facilities was informed by three community meetings, a phone survey, stakeholder interviews, and guidance from the City's Parks and Recreation Board.

**Multi-Modal Transportation Center:** In concert with the planned increase in passenger train service, the North Carolina Department of Transportation spearheaded a study called the Salisbury Station Connectivity Study which demonstrated the value of the historic station as a multi-modal center. The city's real estate and facility manager performed initial assessments of the building for the intended use.

### Describe the jurisdiction's need for Public Improvements:

**Sidewalks, Crosswalks, Handicap Ramps:** Improvements to the safety and accessibility of pedestrians, bicyclists and persons with disabilities is a significant need. Many of the city's older neighborhoods have some sidewalks, but are not entirely connected and often lack accessibility ramps.

**Greenway Connections and Access:** The City has incrementally been building sections of the Salisbury Greenway as funding opportunities become available. The Salisbury Greenway is a part of the Carolina Thread Trail, a regional network of 260 miles of trails in western North Carolina. Over four miles of trail have been constructed in Salisbury, but remain disconnected in key locations. Accessibility to the trail is

also limited, even from some nearby neighborhoods. Funding is needed for additional connections, bridges over waterways, and trailhead connectors.

**Lighting:** There's a lack of pedestrian-scale lighting in the downtown business district and in several commercial nodes throughout the city, which means customers, shop owners, and visitors often feel unsafe after dark. Installation of pedestrian scale lighting on these blocks would help with the perception of safety and economic vitality of the businesses.

**Tree Canopy:** As the city ages, tree species that make up the canopy are beginning to reach the end of their life cycles. Additionally, low-income areas that are heavily populated by renters often lack a tree canopy. As part of the City's efforts to reduce greenhouse gas emissions and minimize the impacts of a changing climate, resources will need to be devoted to restoring and expanding the tree canopy.

### **How were these needs determined?**

Several previously adopted plans including the 2009 Bicycle Master Plan and the Carolina Thread Trail Master Plan have helped to identify some of these needs. Others have been gleaned through ongoing community engagement efforts that the city regularly partakes in. These include Chit, Chat and Chew public sessions, weekly public engagement walks where city staff walk door to door talking about issues and handing out information with neighbors, and quarterly downtown stakeholder meetings organized by our Main Street partner, Downtown Salisbury, Inc.

### **Describe the jurisdiction's need for Public Services:**

The outbreak of COVID-19 has heightened the community's need for public services in the short term, and the economic fallout from the virus is bound to have a ripple effect causing additional long-term needs. Public services are needed to help address the needs of the homeless population, those who need employment training, those who suffer from mental health disorders and substance abuse, formerly incarcerated individuals, victims of domestic abuse as well as those at risk of becoming homeless to include shelter services, meals, food programs, utility assistance, referrals and legal aid. More youth services are needed to help keep students engaged in their education and exposed to positive role models that help them develop as citizens and leaders. Housing counseling is a continuing need to help families stay in their homes, to find housing, or to become homeowners for the first time. Affordable health services are needed for wellness checks, health and nutrition counseling, dental care, prescriptions and medical care to help maintain health and reduce the need for financially-burdensome emergency room treatment.

### **How were these needs determined?**

In 2018 United Way of Rowan County conducted an extensive community needs assessment survey. Results from that study indicated that the largest public services needs within the community included substance abuse, mental health, healthy lifestyles and basic needs, such as safe and affordable housing.

At a public hearing held on March 3rd, several non-profit organizations that serve the homeless population, women who suffer from domestic abuse, support for formerly incarcerated, and the uninsured spoke of the challenges their organizations face, and the impact that supplemental funding could have. While the full impact of the COVID-19 pandemic is still unknown, it is anticipated that the need for public services will expand for those areas identified above, and for areas unanticipated at this moment.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

There are 14,890 housing units in Salisbury, with about two-thirds of those comprised of single-family homes. While home values have decreased over the past ten years by about 7 percent, rent costs have increased. The data show that affordability is a significant issue among all low-to-moderate income groups, particularly among renters who experience cost burden at higher rates compared to owners at the same income level. The housing affordability/availability gap is widest for renters in the 0-30% category (extremely low income), a group typically served by public housing, and to a lesser extent renters in the 30-50% (low income) group who are often best served through the Low Income Housing Tax Credit program to develop new units, and secondarily by code enforcement, receivership programs and other measures that help to address substandard conditions of single-family homes, duplexes and apartments within the rental market. The vacancy rate, estimated at 15-19%, is partially the result of substandard conditions that exist in both the owner and renter markets. Certain areas of the city are plagued by higher vacancy rates than others, and this is shown to be coincident with higher concentrations of minority residents and higher percentages of renter housing.

The data suggest that the availability of rental units is likely sufficient to meet the needs of renters in the 50-80% category (moderate income), whereas ownership units affordable in this range are in shorter supply. New homeownership units, both new construction and rehabilitation of existing housing stock, would help expand the choices available to households at this income level. Changing demographics favoring smaller households and an overall older population indicate the need to prioritize affordable, small-footprint homes incorporating Universal design and energy efficiency features, located near goods, services and public transportation

Owners in both extremely low (0-30%) and low (30-50%) income groups are frequently made up of individual householders, retirees, small families and elderly residents who would benefit from housing rehabilitation programs to address deteriorating physical conditions in the home, outdated electrical and plumbing systems, accessibility modifications and similar needs. Lead-based paint risk is higher in the owner market, especially due to the higher chance of having young children living in the home, underscoring the need for housing rehabilitation with abatement of lead hazards where they exist.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

According to the ACS, there are 14,890 housing units in Salisbury. The largest share of units are single-family detached structures (9,035, or 61%). One-unit attached structures (e.g., townhouses) make up another 3% of housing units. There are 4,735 multi-family units, or 32% of total units. The largest share of multi-family units are about evenly split between 2-4 unit structures (1,800, or 12%) and 5-19 unit structures. Most rental units are two-bedroom, while a large majority of owner units (75%) are three bedrooms or more.

Areas of the city having the highest concentrations of minority residents also have the highest vacancy rates and higher percentages of rental housing. Vacancy rates are highest in the Census tract that includes the West End and Jersey City neighborhoods (Census tract 504), as well as the Green Hills/North Long Street area (Census tract 508) and the North Main Street area (see Maps - Vacancy Rates, Extremely Low Income, Black/African American population, Renter occupied Housing).

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	9,035	61%
1-unit, attached structure	415	3%
2-4 units	1,800	12%
5-19 units	1,880	13%
20 or more units	1,055	7%
Mobile Home, boat, RV, van, etc	705	5%
<b>Total</b>	<b>14,890</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data Source: 2011-2015 ACS

Residential Properties by # of Units

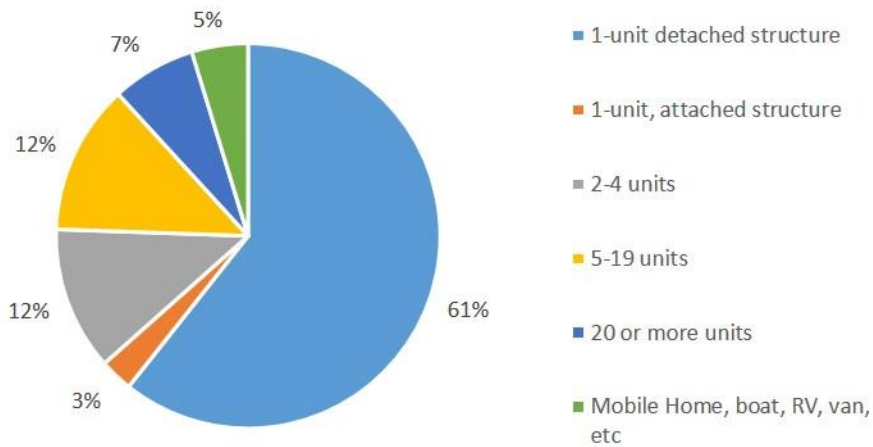


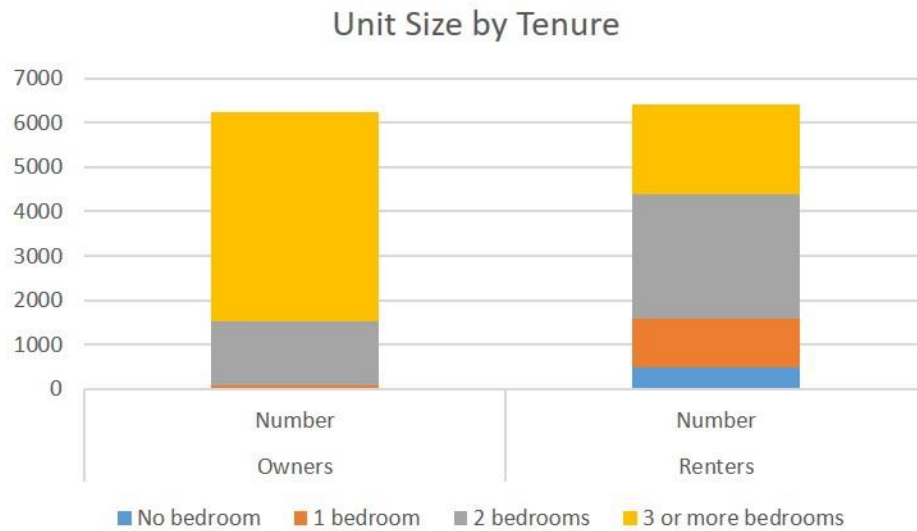
Figure 1: Residential Properties by # of Units

### Unit Size by Tenure

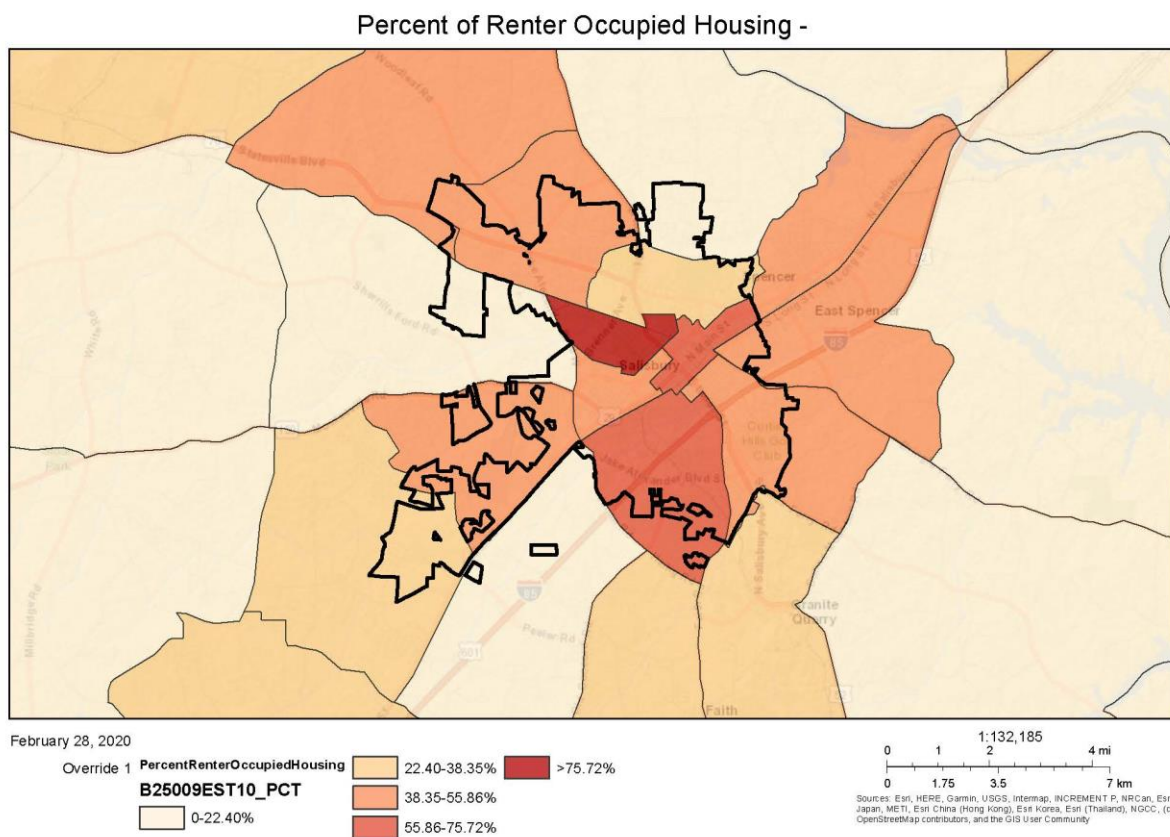
	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	485	8%
1 bedroom	79	1%	1,105	17%
2 bedrooms	1,455	23%	2,805	44%
3 or more bedrooms	4,695	75%	2,020	31%
<b>Total</b>	<b>6,229</b>	<b>99%</b>	<b>6,415</b>	<b>100%</b>

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS



**Figure 2: Unit Size by Tenure**



**Figure 3: Renter Occupied Housing Map**

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

Since the economic recession of 2008, Salisbury has focused a large portion of its federal, state and local housing funds on owner housing rehabilitation for households in the low-moderate income range (80% or below). The majority of owner occupied households receiving this assistance have been small family and elderly households. Typically about five to seven households per year participate in the program, funded by the Community Development Block Grant and HOME Investment Partnership programs. These homes are located within the revitalization areas of West End, Jersey City and Park Avenue, as well as scattered sites throughout the city jurisdiction.

Beginning in 2018, a locally-funded housing rehabilitation program specifically targeting the West End revitalization area has served approximately twenty (owner and renter) households per year by completing exterior rehabilitation, stabilization, urgent site repairs such as exterior accessibility improvements.

Additional assisted housing in Salisbury includes five Low Income Housing Tax Credit (LIHTC) properties. One of the more recent additions, Brenner Crossing utilized the Low Income Housing Tax Credit, private investment and a portion of CDBG and HOME funds to replace functionally-obsolete public housing owned at the time by Salisbury Housing Authority (80 units). The development also added 90 tax credit units for households in the 40-60% AMI range (see Map – Assisted Housing Units).

Salisbury Housing Authority, with a total of 522 units for extremely low income households, operates on multiple sites around the city. The agency converted all of its properties, including the Brenner Crossing development, to multi-family through the RAD program a few years ago.

Privately-owned subsidized properties include Yadkin House, Clancy Hills Apartments and Zion Hills Apartments.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

The City of Salisbury does not expect a decrease in the number of assisted units at this time.

**Does the availability of housing units meet the needs of the population?**

According to the ACS data, Salisbury has a total of 14,890 housing units with about twice as many single-family structures (9,450 1-unit detached or attached) as compared to the number of multi-family units (4,735 units in properties ranging from duplexes to complexes of 20 units or more). On the other hand, tenure of housing units is about evenly split, with slightly more renter units than owner units. The numbers suggest that approximately 1,680 single-family homes (about 17%) are rented, and an overall vacancy rate of at least 15% (the difference between the total number of units and tenure of units). Just over half of all occupied units have three or more bedrooms.



Several trends indicate that Salisbury has a probable mismatch between the types and sizes of available housing and future needs. According to the 2019 Affordable Housing Market Study (AHMS), Salisbury's homeownership rate is on the decline, a trend that is projected to continue at least through the next decade. Furthermore, as outlined previously, small family households now make up about 40% of all households, a trend that is expected to continue for both owner and renter categories. Almost half of all households (48%) are in the low-moderate income, with renters in the 0-50% income range experiencing the most intense cost burden. The data suggest that owners seeking to lessen their cost burden may be shifting to the rental market in greater numbers, creating a pinch point in the supply of rental units, spiking demand and ultimately driving up rents.

Substandard conditions have also been a limiting factor in housing supply. According to the 2019 Affordable Housing Market Study (AHMS), the housing vacancy rate in Salisbury has trended upwards of 19%, with about 20% of vacancies attributable to substandard conditions. This issue essentially removes those units from the productive housing stock, often permanently through demolition.

### **Describe the need for specific types of housing:**

Salisbury's housing needs are centered on smaller unit sizes at affordable price points for both owners and renters. Existing subsidized units need to be retained and affordable housing needs to be increased for owners and renters. New rental units should be located with convenient access to goods, services and public transportation. Universal design and related measures will help seniors age in place and remain in their homes for as long as possible. The housing pipeline needs to extend to renters in the extremely low income group to prevent these households from becoming homeless.

### **Discussion**

Housing needs suggest that affordability continues to be a significant concern. Renters are experiencing the most intense cost burden, particularly renters in the 0-50% income group, as well as minority residents among both renters and owners. Renters in the extremely low income category (up to 30% of the median income) are typically served by public housing authorities which continue to experience high demand and long waiting lists.

The City of Salisbury has focused code enforcement efforts as well as implemented locally-funded housing programs to help improve conditions in the West End neighborhood. The data suggest that the North Long St./Green Hills area and North Main Street neighborhood have nearly equivalent levels of vacancy that could be improved if, and when, similar programs can be expanded to other parts of the city.

Housing programs should take into account housing types that will be needed to fit the lifestyle and income needs of smaller families and seniors aging in place. This includes affordable starter homes for low-moderate income first-time home buyers coupled with down payment assistance programs, one- and two-bedroom home sizes, Universal design and energy-efficient features to reduce energy costs,

and owner occupied rehabilitation programs to assist owners with limited incomes. Future development of new housing in areas well-served by public transit, with access to a variety of goods and services, will help ease living costs of low-moderate income families.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

This section of the report begins to explore the gaps in housing that is available to households at various income ranges. The strategies to address these housing needs are also discussed. These strategies differ, depending on the housing type (renter/owner) and income level.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	131,000	121,600	(7%)
Median Contract Rent	509	546	7%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,805	43.7%
\$500-999	3,370	52.5%
\$1,000-1,499	100	1.6%
\$1,500-1,999	59	0.9%
\$2,000 or more	84	1.3%
<b>Total</b>	<b>6,418</b>	<b>100.1%</b>

Table 30 - Rent Paid

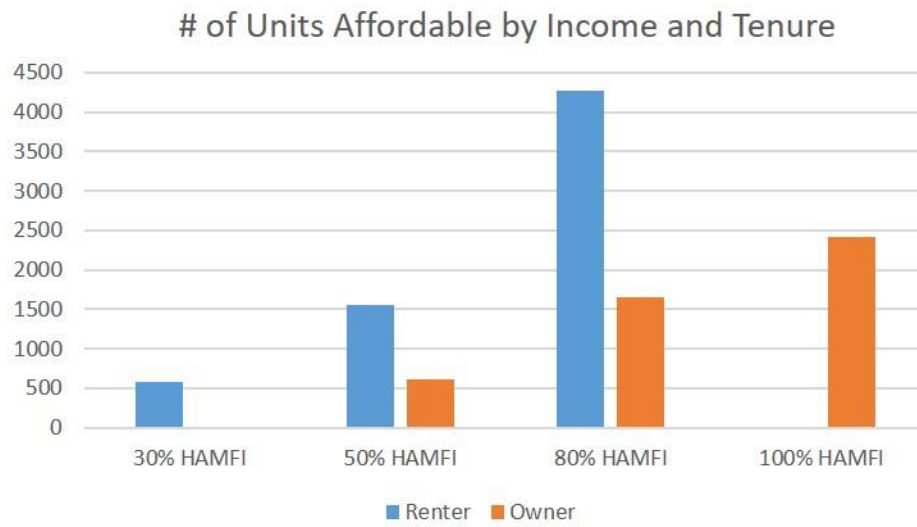
Data Source: 2011-2015 ACS

### Housing Affordability

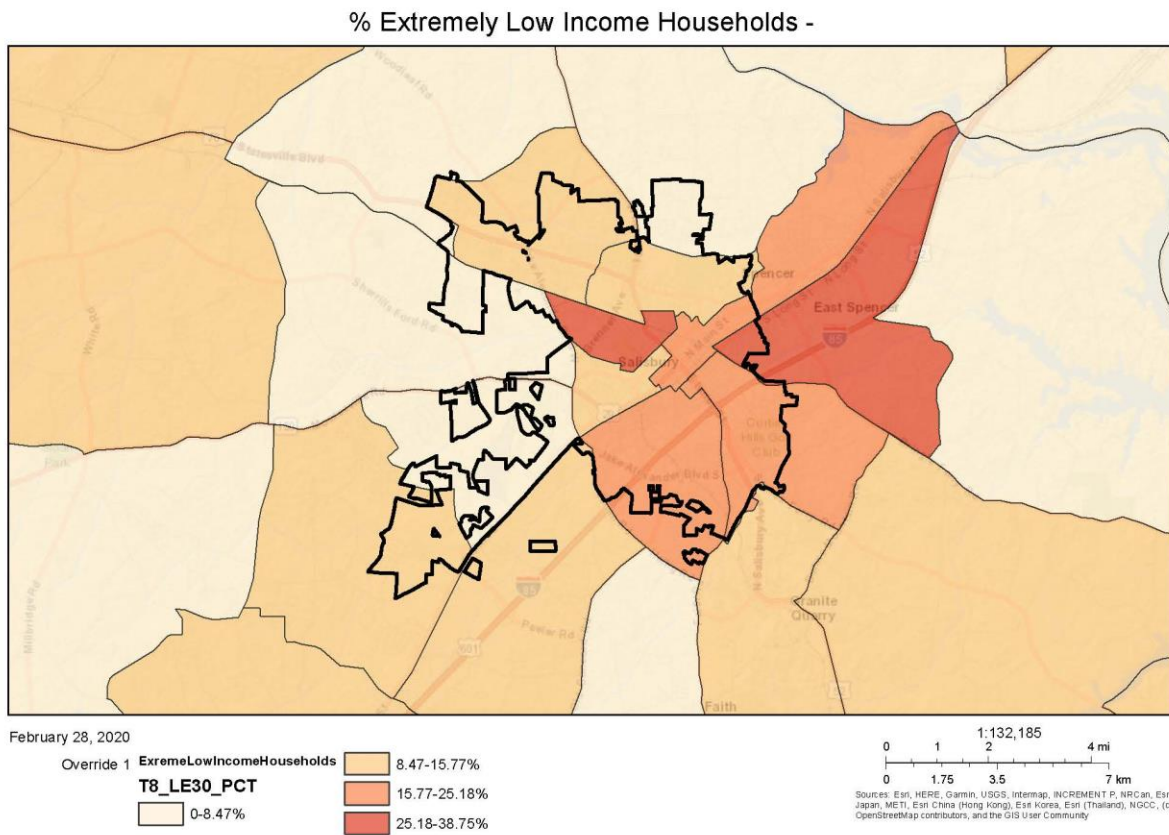
% Units affordable to Households earning	Renter	Owner
30% HAMFI	585	No Data
50% HAMFI	1,560	614
80% HAMFI	4,275	1,644
100% HAMFI	No Data	2,415
<b>Total</b>	<b>6,420</b>	<b>4,673</b>

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS



**Figure 4: Number of Units Affordable by Income and Tenure**



**Figure 5: Extremely Low Income Map**

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

**Table 32 – Monthly Rent**

Data Source Comments:

## Is there sufficient housing for households at all income levels?

A comparison of the Housing Affordability table above and the Number of Households by Income Range table (Section NA-10) shows that the greatest gap in housing is for households in the 0-30% income range. There are 2,140 households in this range, while the data show there are just 585 units affordable to households in this income range – a shortage of 1,555 units. This extremely low income range is the population that is largely served by public housing authorities where long waiting lists are the norm.

There is a closer match, according to the data, in the number of units that are affordable in the 30-50% income (low) range and the number of households, with a gap of 240 units. Housing in this category are largely rental units, by about 70% of the total. However, experience has shown that many of these units are made up of older housing stock, often in substandard condition. There is a need for units that are both safe and affordable.

For the 2,060 households in the 50-80% income range, the data indicate there is a sufficient number of units overall, with 4,275 rental units and 1,644 owner units affordable to households in this range. However, this data set alone does not capture other factors that could diminish the availability of rental units for current renters in this rent range, such as the number of owner households shifting to the rental market as homeownership levels decline. Even so, the data suggest a generous supply of rental units in this income category, while affordable owner units are in shorter supply. Coupled with the prevalence of older housing stock in the city, these factors point to a need for new homes or newly rehabilitated units that suit the lifestyle and income needs of owner households in this range.

## How is affordability of housing likely to change considering changes to home values and/or rents?

Home values have decreased by 7% in the last ten years, while rents have increased by 7% over the same period. Housing costs can be expected to increase in the next ten years, especially for renters. The data show that renters make up 70% of all cost-burdened households; increasing rent costs over the coming years will only exacerbate conditions for renter households.

## **How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

Data unavailable/table not populated.

### **Discussion**

The housing affordability/availability gap is widest for renters in the 0-30% category. This group, typically served by public housing authorities, live in the most tenuous of circumstances with regard to housing. There is a critical shortage of public housing and renters face long waiting lists for units. Renters in this income category are also the most likely to experience homelessness. Importantly, addressing the public housing shortage affecting extremely low income renters is a nationwide concern, beyond the realm of most small- to mid-size cities to effect with the relatively modest housing resources available to them.

The housing needs of renters in the 30-50% (low income) group is often best served through the Low Income Housing Tax Credit program to develop new units, and secondarily by code enforcement, receivership programs and other measures that help to address substandard conditions of single-family homes, duplexes and older apartment complexes within the rental market.

Owners in both extremely low (0-30%) and low (30-50%) income groups are frequently made up of individual householders, retirees, small families and elderly residents who would benefit from housing rehabilitation programs to address deteriorating physical conditions in the home, outdated electrical and plumbing systems, accessibility modifications and similar needs.

The data suggest that the availability of rental units is likely sufficient to meet the needs of renters in the 50-80% category, whereas ownership units affordable in this range are in shorter supply. New homeownership units, both new construction and rehabilitation of existing housing stock, would help expand the choices available to households at this income level and provide an opportunity to introduce new housing designed to meet the needs of a changing demographic that includes smaller households and an older population base.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

This section delves into the prevalence of substandard conditions within the existing housing supply, age of housing and risk for low-to-moderate income households to be exposed to lead-based paint (LBP) hazards. The data show that renter housing is more likely to have at least one substandard condition, while owner housing is slightly older as a whole. Lead-based paint risk is higher in the owner market, especially due to the higher chance of having young children living in the home.

### Definitions

- Standard Condition: The unit meets all state and local codes.
- Substandard condition but suitable for rehabilitation: The unit is in poor condition and it is both structurally and financially feasible to rehabilitate.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,645	26%	2,925	46%
With two selected Conditions	0	0%	210	3%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	4,595	74%	3,280	51%
<b>Total</b>	<b>6,240</b>	<b>100%</b>	<b>6,415</b>	<b>100%</b>

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	968	16%	959	15%
1980-1999	1,400	22%	1,875	29%
1950-1979	2,340	38%	2,363	37%
Before 1950	1,525	24%	1,235	19%
<b>Total</b>	<b>6,233</b>	<b>100%</b>	<b>6,432</b>	<b>100%</b>

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,865	62%	3,598	56%
Housing Units build before 1980 with children present	870	14%	320	5%

**Table 35 – Risk of Lead-Based Paint**

**Data Source:** 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

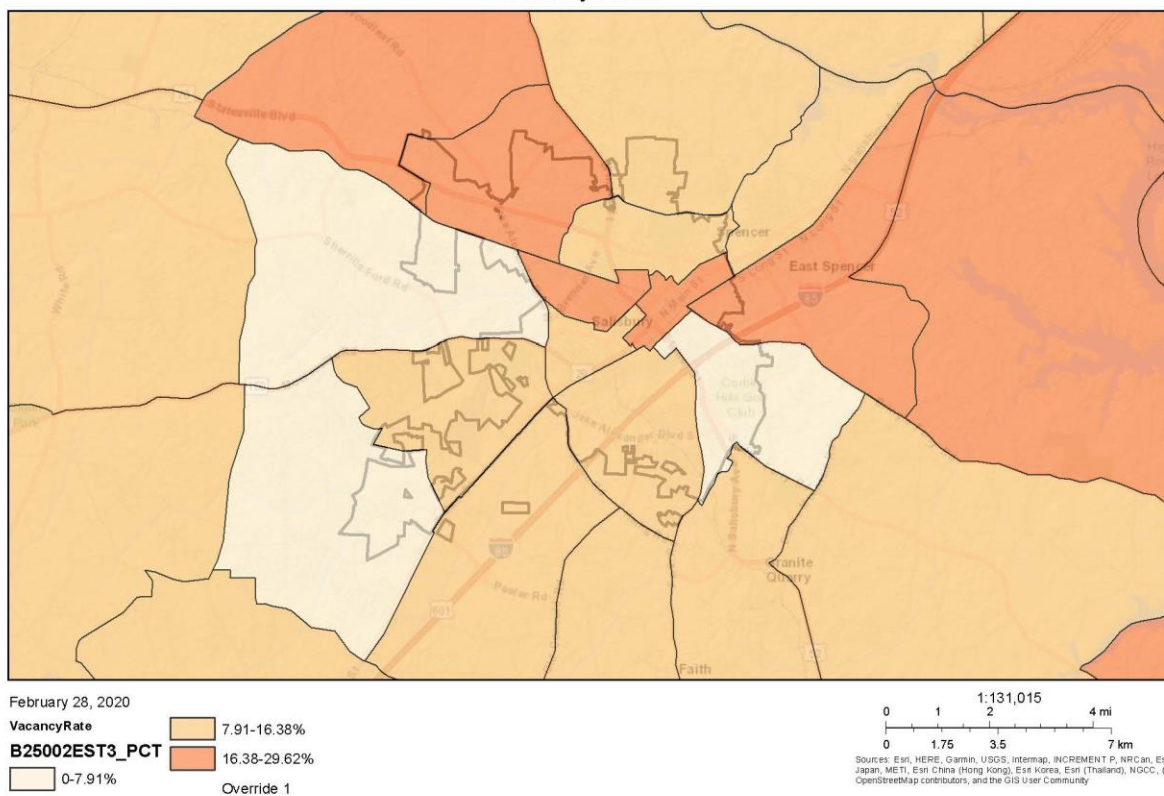
## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

**Data Source:** 2005-2009 CHAS

## Vacancy Rate -



**Figure 6: Vacancy Rate Map**



## **Need for Owner and Rental Rehabilitation**

Salisbury's housing stock is made up of 6,240 owner occupied units and 6,415 renter-occupied units. Renter units have a significantly higher incidence of substandard conditions at 46%, compared to a comparatively lower, though consequential rate of 26% for owner housing. As a whole, owner housing is slightly older than renter housing, with approximately 62% of owner housing built prior to 1979, compared to 55% for renter housing. These statistics underscore the need for housing rehabilitation in both owner and renter markets to improve living conditions and help retain existing housing.

## **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

According to the 2007-2011 ACS, Salisbury has 7,463 housing units built before 1980 which can be assumed to have some lead paint present. Factoring in the City's overall vacancy rate of 15% (estimated in Section MA-10), approximately 6,343 of these residences may be occupied. With an estimated low-to-moderate income population of 48%, it can be assumed an equivalent percentage of those units are occupied by low-to-moderate income households. This amounts to 3,045 low and moderate income households potentially exposed to LBP hazards.

There are slightly more owner units built before 1980 (62%) than renter units (56% ), or 267 more owner units affected. More significant is the number of units likely to have LBP hazards where children are present in the home. The data indicate 870 owner units built before 1980 with children present in the home, compared to 320 renter units. LBP hazards can cause illness in adults, moreover children under the age of six years have a higher likelihood of being exposed to lead when present in the home and this exposure can lead to potentially lifelong consequences including developmental delay and learning difficulties. Rehabilitation of pre-1980 units should be a priority, particularly in the owner market where, the data suggest, households are more likely to include young children.

## **Discussion**

As with previous sections of this report, the data point out deficiencies in the existing housing stock related to substandard conditions, age of housing and LBP risk. Housing rehabilitation is needed to correct substandard conditions experienced by low and moderate income households, as well as remove LBP hazards in homes built prior to 1980. Salisbury has high rates of substandard conditions, with 26% of owner housing and 46% of renter housing affected. Lead is a concern in both segments, but more so for owner housing due to the higher likelihood of children being present in the home.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The goal of the Salisbury Housing Authority (SHA) is to provide high quality housing for the City's low and moderate income residents. SHA transitioned from offering conventional public housing to Project-based vouchers for all of its residential communities in 2016.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available					465				
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 37 – Total Number of Units by Program Type**

**Alternate Data Source Name:**

Salisbury Housing Authority

**Data Source Comments:**

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

Salisbury Housing Authority currently operates 465 units, most of which are at least twenty years old or more. While maintenance is an ongoing challenge for units of this age, necessary upgrades such as HVAC, minor remodeling to accommodate accessibility issues, new storm doors and various other repairs have been completed as needed. All SHA properties have roofs that are no more than 5 years old. There have been few

significant rehabs and new units created. One exception has been the construction of 22 new units for seniors in 2009 (Carpenter's Corner), as well as the redevelopment of Civic Park, to Brenner Crossing, which added 90 affordable units to the City.

## Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

As part of the Housing Authority's conversion from Public Housing, it performed a significant rehabilitation of the apartments. SHA currently has units with of original plumbing and out of date electrical services that are incrementally being upgraded. SHA is also looking for ways to modernize the units by replacing old flooring and kitchen appliances.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Upon conversion to Project Based Rental Assistance, which replaced Public Housing, SHA worked with outside engineers and architects to implement a detailed 20 Year Plan which was approved by HUD. SHA works each year to follow the Plan to improve the quality of housing for our low-income residents.

### Discussion:

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

According to the U.S. Department of Housing and Urban Development (HUD), a person is considered homeless only when he or she: (1) Resides in places not meant for human habitation, such as cars, parks, sidewalks, and abandoned buildings, (2) Resides in an emergency shelter, (3) Resides in transitional housing for persons who originally came from the streets or emergency shelters, (4) Resides in any of the aforementioned places but is spending a short time (up to thirty (30) consecutive days) in a hospital or other institution, (5) Is being evicted within a week from a private dwelling unit and no subsequent residence has been identified and the person lacks the resources and support networks needed to obtain housing, (6) Is being discharged within a week from an institution, such as mental health or substance abuse treatment facility or a jail/prison, in which the person has been a resident for more than thirty (30) consecutive days and no subsequent residence has been identified, and (7) Is fleeing a domestic violence situation and no subsequent residence has been identified.

The City of Salisbury intends to continue to support and assist those organizations that help mitigate and abolish homelessness.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	16	0	2	0	0
Households with Only Adults	91	0	8	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	4	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Local homeless services providers are actively involved in making referrals to other services available in the community which include legal aid, employment training services, medical and dental services, prescription services, public housing, and public transportation.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Crisis Assistance Network includes three local human service organizations that cooperate to meet the immediate needs of families and individuals experiencing a crisis condition or immediate need due to eminent eviction, foreclosure, disconnection of utilities, all of which can result in homelessness. Services include assistance with eviction notices, disconnect notices, medication, deposits, food and clothing. Through its soup kitchen Rowan Helping Ministries provides cooked meals in its new shelter facility. Emergency food assistance is available in collaboration with the USDA. Through its New Tomorrows program, RHM partners with the community to offer life skills coaching. RHM recently opened its new facility which was specifically designed to meet the growing need for shelter services for families with children and unaccompanied youth. Through local meetings and surveys, the goal of Project CHALENG is to assess the needs of homeless veterans and their families, identify barriers and make referrals to community resources that will improve the lives of veterans who are homeless.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

As identified in the Needs Assessment, demand for affordable housing surpasses the supply. Lack of supply of housing means that rents can increase and waitlists for subsidized housing grow longer. The City's zoning and land development policies, ordinance and zoning are generally favorable and provide opportunity for development of "missing middle" and multi-family residential. However, in some instances public opposition (NIMBYism) has created an unfavorable climate at public hearings and thwarted plans of developers to push forward with projects. The City has been supportive by providing financial assistance to several Low Income Housing Tax Credit projects, including Westridge Village and Brenner Crossing.

The City is currently updating the Comprehensive Plan and Future Land Use Map, Forward 2040, which will guide where growth and development occur over the next twenty years. Goals and policies are being created to encourage housing choices at a range of price points.



## **MA-45 Non-Housing Community Development Assets – 91.215 (f)**

### **Introduction**

This data offers a snapshot of market conditions prior to COVID-19. While the full impacts of the pandemic are still unknown, it will most certainly change the income and employment landscape in a way that will affect the housing market and economic development potential.

As the largest city in Rowan County, Salisbury's population represents about 24% of the County's total population. As part of the larger metropolitan region anchored by the City of Charlotte (the 7th fastest-growing area in the nation), Salisbury is in close proximity to Uptown Charlotte, other regional employment, shopping, and entertainment centers and is an important player in the Charlotte MSA.

According to the Census, in 2017, the economy of Salisbury employed 13,056 people. The main industrial sectors that are driving the local economy are:

- Educational services, and health care and social assistance (4,073 people);
- Manufacturing (2,312 people); and
- Retail trade (1,453).

However, the industries with the highest median earnings are:

- Finance and insurance, and real estate and rental and leasing (\$41,393); Manufacturing (\$37,582); and Public administration (\$37,339) (U.S. Census Bureau, 2017).

Unemployment in Salisbury increased substantially with the 2009 recession, exceeding 10% for years 2009-2012. Until COVID-19, the rate had been in decline to be on par with the national average (3.5% in October 2019).

## Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	72	0	1	0	-1
Arts, Entertainment, Accommodations	1,416	3,061	15	14	-1
Construction	489	726	5	3	-2
Education and Health Care Services	2,008	5,819	21	27	6
Finance, Insurance, and Real Estate	417	624	4	3	-1
Information	129	172	1	1	0
Manufacturing	1,729	2,176	18	10	-8
Other Services	247	422	3	2	-1
Professional, Scientific, Management Services	730	2,721	7	13	6
Public Administration	0	0	0	0	0
Retail Trade	1,485	3,483	15	16	1
Transportation and Warehousing	471	1,396	5	7	2
Wholesale Trade	559	852	6	4	-2
Total	9,752	21,452	--	--	--

**Table 40 - Business Activity**

**Data Source:** 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	14,375
Civilian Employed Population 16 years and over	12,355
Unemployment Rate	13.89
Unemployment Rate for Ages 16-24	34.07
Unemployment Rate for Ages 25-65	8.24

**Table 41 - Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	2,210
Farming, fisheries and forestry occupations	380
Service	1,810
Sales and office	2,565
Construction, extraction, maintenance and repair	995
Production, transportation and material moving	1,155

**Table 42 – Occupations by Sector**

Data Source: 2011-2015 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	9,085	78%
30-59 Minutes	1,850	16%
60 or More Minutes	780	7%
<b>Total</b>	<b>11,715</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2011-2015 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,015	340	1,440

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	2,385	515	1,894
Some college or Associate's degree	3,505	490	1,465
Bachelor's degree or higher	2,985	50	735

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	90	249	207	293	344
9th to 12th grade, no diploma	420	579	495	984	864
High school graduate, GED, or alternative	880	1,275	1,005	2,524	1,625
Some college, no degree	2,060	1,330	834	1,740	1,224
Associate's degree	245	390	440	730	394
Bachelor's degree	195	665	520	1,420	930
Graduate or professional degree	0	260	265	655	470

**Table 45 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	50,615
High school graduate (includes equivalency)	73,835
Some college or Associate's degree	79,113
Bachelor's degree	95,435
Graduate or professional degree	224,890

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

Education and Health Care employ the highest percentage of Salisbury workers (20.5%), followed by Manufacturing (17.7), Retail Trade (15.2), and Arts, Entertainment, Accommodations (14.5%). While

many manufacturing jobs were lost following the closures of many prominent textile mills in the early 2000s, these trade jobs are still relatively common. A troubling trend is the fast paced growth of low-wage jobs, many of which lack health insurance and retirement benefits, and as we are seeing in the COVID-19 crisis, are highly volatile to market swings.

**Describe the workforce and infrastructure needs of the business community:**

While the needs of the business community have shifted dramatically from pressures associated with COVID-19, the Rowan County Chamber of Commerce reports that educating and attracting talent for major employers continues to be a need.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The Rail Division of the North Carolina Department of Transportation (NC DOT) is planning for expanded commuter rail service that will connect Salisbury to the heart of downtown Charlotte and downtown Greensboro. Having a central, and relatively affordable location with easy access to two major job centers should become a true asset in the next five year period. Population could grow beyond projections leading to some growing pains associated with community infrastructure and facilities.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Employers report challenges with finding skilled labor to fill job openings. There is not enough capacity in trade skills programs to fulfill the demand or the need.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The Rowan County Chambers' Workforce Development Alliance coordinates with Centralina Workforce, Rowan-Cabarrus Community College and Rowan Salisbury Schools' Career and Technical Education board. These groups meet monthly to share strategies and outreach to the business community.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

## **Discussion**

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Housing problems, particularly housing cost burdened, occur throughout the City without any notable concentrations when summarized at the Census Tract level. Zooming in on a block by block perspective would likely yield a different outlook. Concentration is defined as a measurable increase in the occurrence of housing problems in one or more census tracts, as compared to other tracts.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Black or African-American population, the largest minority segment which makes up about 39% of the population, is concentrated in the census tracts near the center of the city, particularly in the western and eastern parts of the jurisdiction. Hispanic population is clustered in the extreme southwestern portion of the city and in this area of the county. Low income populations are primarily located near the center of the city, on the west, south and east sides of the downtown. The distribution of lower income populations is spatially coincident with concentrations of minority populations, as well as high housing vacancy rates. Concentration is defined as a measurable increase in density of the target group in one or more census tracts, as compared to other tracts.

### **What are the characteristics of the market in these areas/neighborhoods?**

The market in these neighborhoods tends to be depressed, the result of aging, older housing, and a higher incidence of housing deterioration as a result of disinvestment over many years. Home sales activity is slow and the percentage of rental housing is significantly higher than in other areas.

### **Are there any community assets in these areas/neighborhoods?**

Many of these neighborhoods contain small parks, community centers, ample sidewalks, access to greenway trails, and have the benefit of proximity to the central business district and access to public transit. The west side is anchored by Livingstone College, W. G. Hefner VA Medical Center, Salisbury Community Development Corp., Kelsey Scott Park/Hall Gym/Miller Rec. Center, Salisbury Greenway, Community Action Agency and the Jake Alexander Blvd. commercial corridor. The Brenner Crossing redevelopment anchors the western edge along Brenner Avenue. The east side is anchored by the Rufty Holmes Senior Center, Park Avenue Community Center, Cannon Park, Central Fire Station #1, Rowan County EMS Station.

### **Are there other strategic opportunities in any of these areas?**

An EPA Brownfields Cleanup Grant was awarded to Salisbury in May 2020 to clean up the former Kesler Mill 12-acre site at the heart of the Park Avenue neighborhood. Cleanup of this contaminated and blighted site will be very positive for the neighborhood and clears the way for a potential catalytic development.



## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Data from the Federal Communications Commission suggest that while city-wide all households have access to at least three broadband providers, low income areas are the least served. The COVID-19 pandemic has, in many ways, revealed the consequences of the digital divide. Increasingly, the negative consequences of being under-connected are growing and fueling further socioeconomic disparities. According to the interactive map, areas of Park Avenue and the North Main neighborhood appear to be the most concentrated sections of town with the fewest broadband internet providers.

In 2007 the City of Salisbury took a remarkable step toward ensuring that all residents of the city would have access to high speed broadband internet and that economic development opportunities would be created by investing in a publicly owned fiber optic network utility, Fibrant. The City held a referendum in May 2018 as a requirement to enter into a lease agreement for management of the broadband utility with Hotwire Communications. This public investment in broadband internet has ensured that low income households have the opportunity to be connected.

### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

The National Broadband map created by the National Telecommunication and Information Administration (NTIA) of the Department of Commerce shows that 100 percent of Salisbury's urban population can receive broadband internet from at least three different providers at speeds equal to or greater than 25/3 Mbps.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

While Salisbury is not a coastal city, the effects of climate change will be substantial. Models have predicted that temperatures in the region will increase by an average of 4 degrees Fahrenheit and that summers will be nearly 30 percent wetter than they are today in sixty years (University of Maryland's Center for Environmental Sciences). Extreme weather events such as hurricanes and heavy rainstorms will lead to more severe and frequent flooding.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

The State of North Carolina's Flood Risk Information System (FRIS) provides data and maps showing the areas of the city with the greatest flood risk. In most cases development has not occurred in the areas most at risk of flooding along Grants Creek and Town Creek. While there are some exceptions where building has taken place in a flood zone, these are not concentrated in areas with housing occupied by low and moderate income households. A notable exception is the Salisbury Mobile Home Park off of Bringle Ferry Road, which is impacted by heavy rain events causing Town Creek to spill into its floodplain.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Consolidated Plan is a strategic guide for the City of Salisbury to establish priorities for the use of federal funds to advance housing, economic development, public service and public infrastructure goals. The FY 2020-2024 Consolidated Plan is the result of an evaluation of the needs assessment, market analysis, and input from the public and key stakeholders.

The goals and activities are designed to assist those households with incomes less than 80% of the area median income (AMI). In doing so, the development of this plan is guided by five principles:

- **Assist:** Develop comprehensive strategies to support and assist those in need in the City of Salisbury.
- **Involve:** Involve the community and provide opportunities for citizen input and involvement in the Five Year Consolidated Plan process and the preparation of the report.
- **Collaborate:** Encourage collaboration between public, private, and nonprofit agencies in order to ensure the most efficient and effective services.
- **Leverage:** Leverage CDBG funds and other local resources to maximize the effectiveness of programs and services.
- **Promote:** Encourage and support outside agencies and organizations to undertake specific projects and programs to assist low and moderate income persons.

Salisbury's housing activities will be focused on increasing the supply of decent, affordable housing by continuing to enhance programs that stabilize our existing aging housing stock. While a primary goal is to support and foster opportunities for homeownership, we need to be responsive to the growing needs of our community, over half of which are renters and too many of whom are housing cost burdened. In the past, while the City's rehabilitation program has been limited to homeowners, in the next five years we will develop programs that also rehabilitate rental housing. Housing activities will be focused in five target areas, including West End, East End, Park Avenue, Jersey City, and North Main.

Our non-housing community development activities will include providing support to public services agencies serving low-moderate income families and individuals; constructing public infrastructure such as sidewalks or greenway connections; and providing economic relief for businesses or workforce training opportunities as Salisbury recovers from the economic repercussions of the COVID 19 pandemic. Non-housing community development activities have a city-wide impact, but improvements that create accessibility to transit routes or that are located in census tracts where over 50% of households are low income (less than 80% of area median income) should be prioritized.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 47 - Geographic Priority Areas

1	<b>Area Name:</b>	East End Neighborhood
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
2	<b>Area Name:</b>	Jersey City Neighborhood
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	

	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
<b>3</b>	<b>Area Name:</b>	North Main Neighborhood
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
<b>4</b>	<b>Area Name:</b>	Park Avenue Neighborhood
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	

	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
<b>5</b>	<b>Area Name:</b>	West End Neighborhood
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

## General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Housing activities will be focused in neighborhoods near the center of the city, including West End, Park Avenue, the East End, Jersey City, and North Main to help improve overall housing and living conditions. Deteriorated or abandoned housing and aging infrastructure have been persistent issues in these areas where the age of housing, lower income levels, high percentages of rental property and other factors have contributed to the decline in conditions. These areas also have higher concentrations of minority residents compared to other areas. Rehabilitation of existing units will be the primary focus in order to preserve existing housing stock, provide assistance to homeowners, create more affordable housing and improve property values for the entire neighborhood.

Infrastructure, safety, and beautification improvements, such as sidewalk installation, greenway connections, bolstering the tree canopy and installing lighting in downtown are considered of benefit to

everyone and are eligible city-wide. Improvements that create accessibility to transit routes or that are located in census tracts where over 50% of households are low income (less than 80% of area median income) should be prioritized.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Rehabilitation
	<b>Priority Level</b>	High
	<b>Population</b>	Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Park Avenue Neighborhood West End Neighborhood Jersey City Neighborhood East End Neighborhood North Main Neighborhood
	<b>Associated Goals</b>	Increase supply of decent, affordable housing
	<b>Description</b>	Data indicates deficiencies in the existing housing stock related to substandard conditions, age of housing and lead-based paint risk. Housing rehabilitation is needed to correct substandard conditions experienced by low and moderate income households. Salisbury has high rates of substandard conditions, with 26% of owner housing and 46% of renter housing affected.
	<b>Basis for Relative Priority</b>	
2	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	High



	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	The outbreak of COVID-19 has heightened the community's need for public services in the short term, and the economic fallout from the virus is bound to have a ripple effect causing additional long-term needs.
	<b>Basis for Relative Priority</b>	
	<b>3</b>	
	<b>Priority Need Name</b>	Public Facilities and Improvements
	<b>Priority Level</b>	Low

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Persons with Physical Disabilities Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Improve public facilities and infrastructure
	<b>Description</b>	Public improvements to infrastructure such as sidewalks or trails, lighting, trees, and community gathering facilities.
	<b>Basis for Relative Priority</b>	
4	<b>Priority Need Name</b>	Economic Development and Workforce Training
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Promote business growth and a robust workforce
	<b>Description</b>	The fallout from the COVID-19 pandemic is expected to set Salisbury back in terms of recent gains made in the employment rate and modest increases in income. It's anticipated that the low-moderate income workforce and businesses that employ low-moderate income people will need to adapt.

	<b>Basis for Relative Priority</b>	
5	<b>Priority Need Name</b>	New Construction
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Public Housing Residents
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	Construction of new affordable housing units is needed, particularly rental units affordable to very low income households (0-50% AMI)
	<b>Basis for Relative Priority</b>	
6	<b>Priority Need Name</b>	Infill Development
	<b>Priority Level</b>	High
	<b>Population</b>	Moderate Large Families Families with Children
	<b>Geographic Areas Affected</b>	Park Avenue Neighborhood West End Neighborhood Jersey City Neighborhood East End Neighborhood North Main Neighborhood
	<b>Associated Goals</b>	Increase supply of decent, affordable housing Provide opportunities for home ownership
	<b>Description</b>	Infill of vacant lots in existing neighborhoods at price points affordable to moderate income households (50-80% AMI).
	<b>Basis for Relative Priority</b>	

	<b>Basis for Relative Priority</b>	
--	--------------------------------------------	--

**Narrative (Optional)**

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	This is not a priority need for the use of these funds.
TBRA for Non-Homeless Special Needs	This is not a priority need for the use of these funds.
New Unit Production	This is a High Priority Need to address the shortages of housing, particularly for renter households that are earning less than 30% AMI; however, funds are not sufficient to address this need within the next 5-years.
Rehabilitation	This is a High Priority Need due to the age and condition of existing housing stock in the affordable range. Rehabilitation programs help prevent homelessness by helping elderly individuals and small family households stay in their homes and offering an affordable means of completing needed repairs.
Acquisition, including preservation	This is a High Priority Need due to the age and condition of existing housing stock and the need to improve living conditions in revitalization areas where lower incomes, higher vacancy and abandonment rates, and high percentage of rental units have led to declining housing conditions. Acquisition programs, in conjunction with rehab of the units, offer an opportunity to stabilize homes, create new affordable housing, remove blight in neighborhoods, and reduce code enforcement activity for overgrown lots.

**Table 49 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	287,229	20,000	0	307,229	1,536,145	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	124,616	0	0	124,616	623,080	

Table 50 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Federal funds will leverage in-kind support from the city related to infrastructure improvements with new housing development, park maintenance and future upgrades, and other state and federal grants that can be secured through the efforts of city staff. For the past two years the City has allocated \$400,000 to a housing program in the West End neighborhood to assist with exterior rehabilitations to homes. Due to budget challenges, in this next fiscal year, FY21, this program is expected to be funded at \$200,000. Roofs, gutters, porches, windows, doors and paint are among eligible projects. A portion of these funds are used as the required match for HOME program, allowing owner-occupied rehabs to be completed.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City owns a 12-acre site in the Park Avenue neighborhood that was recently awarded an EPA Brownfields Cleanup grant. After cleanup has been completed, the City will be developing an RFP which could include stipulations or requirements for the creation of new affordable housing in the future redevelopment of the site.

**Discussion**

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Salisbury		Ownership Planning	Jurisdiction
SALISBURY COMMUNITY DEVELOPMENT CORPORATION		Economic Development Planning neighborhood improvements public facilities public services	Jurisdiction

**Table 51 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

Strengths in the delivery of services include the long-standing partnership between the City of Salisbury and Salisbury Community Development Corporation (CDC) which has been involved in carrying out the city's housing programs since 1999. City leadership and staff are involved with the CDC at the board level and participate in monthly board meetings which allow them to stay informed on the progress of specific activities. In addition to housing rehab and construction activities, the CDC administers a homebuyer education program, housing counseling and foreclosure prevention strategies which complement the federally-funded programs. The City and the CDC have built a strong partnership with the Salisbury Housing Authority especially in the redevelopment of the Civic Center apartments into Brenner Crossing. At this time, there are no gaps in institutional structure that would hinder the programs outlined in the Consolidated Plan.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X		



Street Outreach Services			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X		
Transportation	X	X	X
Other			

Table 52 - Homeless Prevention Services Summary

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

Services for the homeless, persons with HIV and others focus on homeless prevention through crisis assistance to address eviction notices, disconnect notices, food and clothing assistance to help avoid displacement. For those experiencing homelessness, two emergency shelters are available with the capacity to assist chronically homeless, families with children, unaccompanied youth, veterans and victims of domestic abuse. Services offered in conjunction with shelter services include life skills coaching, transportation assistance, cooked meals, deposits, prescriptions and referrals to other human service agencies. Case management is a critical service offered to connect the homeless population with other services, some of which are listed above, available in the community to help meet their individual needs.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Strengths include the construction of a new facility for the general homeless population by Rowan Helping Ministries which was dedicated in 2014. The new facility was designed to accommodate the growing need of families and unaccompanied youth who are homeless, and enabled the expansion of other programs to serve shelter guests. The organization is actively pursuing opportunities to develop additional transitional housing to help meet the need, especially for families with children. Family Crisis Council moved into a new facility within the last ten years as well. Shelter and supportive services for

victims of domestic abuse are aimed at finding permanent housing. Individuals are able to stay at the shelter for longer periods of time than shelters for the general population, however there is a lack of permanent housing alternatives for these individuals and families as they transition out of the shelter. Within the last fifteen years, the Arc of Rowan and Arc of NC opened eight new units for individuals with special needs, however there are still not sufficient units available to meet the need.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase supply of decent, affordable housing	2020	2024	Affordable Housing	Park Avenue Neighborhood West End Neighborhood Jersey City Neighborhood East End Neighborhood North Main Neighborhood	Rehabilitation Infill Development	CDBG: \$568,373 HOME: \$498,464	Homeowner Housing Added: 5 Household Housing Unit  Homeowner Housing Rehabilitated: 25 Household Housing Unit
2	Improve public facilities and infrastructure	2020	2024	Non-Housing Community Development		Public Facilities and Improvements	CDBG: \$427,717	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 125 Households Assisted
3	Provide opportunities for home ownership	2020	2024	Affordable Housing		Infill Development	HOME: \$100,000	Direct Financial Assistance to Homebuyers: 8 Households Assisted
4	Provide assistance to public service agencies	2020	2024	Homeless Non-Homeless Special Needs			CDBG: \$230,421	Homeless Person Overnight Shelter: 750 Persons Assisted  Other: 520 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Promote business growth and a robust workforce	2020	2024	Non-Housing Community Development		Economic Development and Workforce Training		
6	Affirmatively further Fair Housing	2020	2024	Fair Housing				
7	Effectively plan and administer programs	2020	2024	Administration			CDBG: \$307,229 HOME: \$37,384	

Table 53 – Goals Summary

## Goal Descriptions

1	Goal Name	Increase supply of decent, affordable housing
	Goal Description	Create a suitable, decent living environment that is safe, affordable and sustainable for low to moderate income residents through programs such as, but not limited to, an owner-occupied rehabilitation program or an acquisition/rehab/resale program.
2	Goal Name	Improve public facilities and infrastructure
	Goal Description	Undertake capital improvements to community facilities and other public infrastructure such as sidewalks in areas that serve low and moderate income people.

<b>3</b>	<b>Goal Name</b>	Provide opportunities for home ownership
	<b>Goal Description</b>	Provide education and assistance to either allow people to maintain homeownership or to become home buyers for the first time through programs such as, but not limited to, down-payment assistance, home buyers counseling, or foreclosure prevention.
<b>4</b>	<b>Goal Name</b>	Provide assistance to public service agencies
	<b>Goal Description</b>	Partner with public service agencies that assist and meeting specific needs have low and moderate income people.
<b>5</b>	<b>Goal Name</b>	Promote business growth and a robust workforce
	<b>Goal Description</b>	Partner to provide workforce education for low and moderate income individuals and economic relief for businesses employing low and moderate income people.
<b>6</b>	<b>Goal Name</b>	Affirmatively further Fair Housing
	<b>Goal Description</b>	Continue the City's commitment to removing and ameliorating barriers to affordable housing choice.
<b>7</b>	<b>Goal Name</b>	Effectively plan and administer programs
	<b>Goal Description</b>	Implement a well-managed community development program with effective progress toward five-year goals.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

We estimate affordable housing will be provided to 5 households.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

HUD requires 504 accessible apartments when there is new construction or significant rehabs. In the last five years the SHA has completely remodeled one unit to 504 Compliance and made needed upgrades to several others. We brought many more units to 504 Compliance and are well over the required numbers for our development size.

### **Activities to Increase Resident Involvements**

SHA residents receive monthly newsletters published and distributed by the SHA informing them of upcoming events, resident council meetings, and other updates. Periodically, housing counselors with Salisbury Community Development Corporation make a presentation to affordable housing residents about the services they offer and encouraging residents to participate in classes on financial literacy, budgeting, how to purchase insurance and similar topics. These classes are offered by the CDC at no charge, except for course materials.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the ‘troubled’ designation**

Not applicable

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

As identified in the Needs Assessment, demand for affordable housing surpasses the supply. Lack of supply of housing means that rents can increase and waitlists for subsidized housing grow longer. The City's zoning and land development policies, ordinance and zoning are generally favorable and provide opportunity for development of "missing middle" and multi-family residential. However, in some instances public opposition (NIMBYism) has created an unfavorable climate at public hearings and thwarted plans of developers to push forward with projects. The City has been supportive by providing financial assistance to several Low Income Housing Tax Credit projects, including Westridge Village and Brenner Crossing.

The City is currently updating the Comprehensive Plan and Future Land Use Map, Forward 2040, which will guide where growth and development occur over the next twenty years. Goals and policies are being created to encourage housing choices at a range of price points.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City's 2019 Analysis of Impediments to Fair Housing identified five impediments and outlined the goals/activities associated with each. The analysis formed the work plan for the City's newly created Fair Housing Committee. Impediment 2 specifically addresses barriers to insufficient supply of adequate and affordable housing.

*Impediment 2: Insufficient supply of adequate and affordable housing to meet the growing needs of low- and moderate-income residents including members of the protected classes.*

- Develop an affordable housing strategy identifying tools and funding mechanisms to foster and develop sustainment and creation of affordable housing.
- Continued financial support and possible expansion of rehabilitation program to preserve existing housing stock.
- Continued financial support and possible expansion of homeownership down payment program administered by Salisbury CDC.
- Evaluate State and Federal programs to identify potential new funding programs to help increase housing supply.
- Develop an inventory of vacant housing and assess if CDBG and HOME funds can support rehabilitation to increase affordable housing stock.

The City is also currently updating the Comprehensive Plan and Future Land Use Map, Forward 2040, which will guide where growth and development occur over the next twenty years. Goals and policies are being created to encourage housing choices at a range of price points across the City.

## **SP-60 Homelessness Strategy – 91.215(d) – *Under Development***

**Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

**Addressing the emergency and transitional housing needs of homeless persons**

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**



## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

All rehabilitation projects involving homes built prior to 1980, or suspected of containing lead hazards, will include lead inspection and abatement by a contractor licensed for such work. Lead-safe work practices will be followed by the contractor and subcontractors in order prevent introduction of lead into the atmosphere or into the soil near the structure. Along with housing rehabilitation, construction of new housing, for ownership or multi-family development, is a HIGH Priority Need in order to help reduce exposure to lead by low income families, especially families with young children.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Lead abatement in the context of housing rehabilitation removes the sources of lead or encapsulates the source in order to limit the possibility of exposure to persons at risk, particularly young children. Revitalization areas designated by this plan are located in areas where older homes likely to contain lead, as well as homes in deteriorated condition with chipping or peeling paint, are more prevalent. By focusing on older housing stock and incorporating lead abatement practices during rehabilitation, the city is reducing the risk of lead exposure to low and moderate income families

### **How are the actions listed above integrated into housing policies and procedures?**

As part of all rehabilitation applications, we inform all clients about the hazards of lead based paint by providing a copy of the booklet entitled "Watch Out for Lead Paint Poisoning". This book details what lead is and how it affects people. We test all projects that involve homes built prior to 1980. Any lead issues found from testing are addressed within the scope of work for the project.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The City partners with Salisbury Community Development Corp. on affordable housing programs that include financial literacy training, housing counseling and outreach to the community about its services, especially to encourage participation by low income families. Participation in these programs increases financial aptitude and helps families overcome the effects of a poor credit history, and helps them learn strategies to become more self-sufficient.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

Coordination with Salisbury Community Development Corp. to implement a comprehensive set of housing programs is reflected in the plan goals and institutional structure. The geographic distribution of funds outlined in this plan includes the West End neighborhood as a revitalization area for coordinated investment in housing and non-housing community development activities. These physical investments in the West End complement the educational and community health outcomes envisioned in the West End Transformation Plan (2014).

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The city will monitor sub recipients through desk reviews of program files or by site visits and consultation when these are deemed necessary. Particular attention is paid to factors such as staff turnover and overall experience with the program requirements that might affect compliance. City staff uses an internal risk assessment tool. Monitoring is conducted at least once annually. Salisbury has taken a conservative approach with the types of activities that are funded to minimize risk. For example, activities do not generate program income which must be tracked and monitored for compliance. Sub recipients are encouraged to expend all funds within the program year. Performance is a factor that is considered for subsequent funding requests. The CDC is monitored annually by reviewing at least one project file for each type of activity to ensure that bid documents, work write-ups, contracts, income eligibility, environmental reviews and other documentation is in order.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	287,229	20,000	0	307,229	1,536,145	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	124,616	0	0	124,616	623,080	

**Table 54 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Federal funds will leverage in-kind support from the city related to infrastructure improvements with new housing development, park maintenance and future upgrades, and other state and federal grants that can be secured through the efforts of city staff. For the past two years the City has allocated \$400,000 to a housing program in the West End neighborhood to assist with exterior rehabilitations to homes. Due to budget challenges, in this next fiscal year, FY21, this program is expected to be funded at \$200,000. Roofs, gutters, porches, windows, doors and paint are among eligible projects. A portion of these funds are used as the required match for HOME program, allowing owner-occupied rehabs to be completed.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City owns a 12-acre site in the Park Avenue neighborhood that was recently awarded an EPA Brownfields Cleanup grant. After cleanup has been completed, the City will be developing an RFP which could include stipulations or requirements for the creation of new affordable housing in the future redevelopment of the site.

## **Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase supply of decent, affordable housing	2020	2024	Affordable Housing		Rehabilitation Infill Development	CDBG: \$113,674 HOME: \$97,200	Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit
2	Provide opportunities for home ownership	2020	2024	Affordable Housing			HOME: \$20,000	Direct Financial Assistance to Homebuyers: 2 Households Assisted
3	Improve public facilities and infrastructure	2020	2024	Non-Housing Community Development		Public Facilities and Improvements	CDBG: \$46,084	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 200 Households Assisted
4	Provide assistance to public service agencies	2020	2024	Homeless Non-Homeless Special Needs		Public Services	CDBG: \$46,084	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted Homelessness Prevention: 150 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Effectively plan and administer programs	2020	2024	Administration		Rehabilitation Public Services Public Facilities and Improvements Economic Development and Workforce Training New Construction Infill Development	CDBG: \$61,445 HOME: \$7,476	

**Table 55 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Increase supply of decent, affordable housing
	<b>Goal Description</b>	Create a suitable, decent living environment that is safe, affordable and sustainable for low- and moderate-income residents of the City of Salisbury. Activities that may be undertaken include, but are not limited to rehabilitation of owner occupied unit, acquisition, rehabilitation, and resale for residential purposes; energy efficiency improvements, testing and abating of lead-based paint; and accommodations for the elderly and persons with disabilities.
2	<b>Goal Name</b>	Provide opportunities for home ownership
	<b>Goal Description</b>	Provide education and assistance to either allow people to maintain homeownership or to become home buyers for the first time through programs such as down-payment assistance program.



<b>3</b>	<b>Goal Name</b>	Improve public facilities and infrastructure
	<b>Goal Description</b>	Provide improvements and upgrades to aging infrastructure and community assets, including but not limited to streets, sidewalks, lighting, water and sewer lines, parks, and community facilities. In 2020-2021 these funds will be used for a sidewalk construction on Lash Drive, connecting several Low Income Housing Tax Credit apartment complexes to bus routes.
<b>4</b>	<b>Goal Name</b>	Provide assistance to public service agencies
	<b>Goal Description</b>	Public services are needed to help address the needs of the homeless population and victims of domestic abuse, as well as those at risk of becoming homeless. Services include shelter, meals, food programs, utility assistance, referrals and legal aid, counseling, education services and transportation.
<b>5</b>	<b>Goal Name</b>	Effectively plan and administer programs
	<b>Goal Description</b>	Implement a well-managed Community Development program with effective progress toward five-year goals.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

This program year's activities will focus predominantly on owner-occupied rehabilitation, sidewalk construction, public service funding, and debt service repayments.

#### Projects

#	Project Name
1	2020-2021 Owner-Occupied Rehabilitation
2	2020-2021 Acquisition/Rehab/Resale
3	2020-2021 Down Payment Assistance
4	2020-2021 Public Services
5	2020-2021 Public Improvements & Infrastructure
7	2020-2021 Planning & Administration

Table 56 – Project Information

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	2020-2021 Owner-Occupied Rehabilitation
	<b>Target Area</b>	Park Avenue Neighborhood West End Neighborhood Jersey City Neighborhood East End Neighborhood North Main Neighborhood
	<b>Goals Supported</b>	Increase supply of decent, affordable housing
	<b>Needs Addressed</b>	Rehabilitation Infill Development
	<b>Funding</b>	CDBG: \$11,367,473
	<b>Description</b>	Rehabilitation of owner-occupied homes within the City of Salisbury. Eligible to households earning less than 80 percent AMI.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CDBG: 5 LMI owner-occupied households
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	To complete 5 substantial rehabs for City of Salisbury residents that will bring the properties up to HUD housing and building code standards.
2	<b>Project Name</b>	2020-2021 Acquisition/Rehab/Resale
	<b>Target Area</b>	Park Avenue Neighborhood West End Neighborhood Jersey City Neighborhood East End Neighborhood North Main Neighborhood
	<b>Goals Supported</b>	Increase supply of decent, affordable housing
	<b>Needs Addressed</b>	Infill Development
	<b>Funding</b>	HOME: \$97,200
	<b>Description</b>	
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 LMI household
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Create a new home ownership opportunity by acquiring, rehabilitating and reselling or acquiring, demolishing and rebuilding one unit for an LMI household.
<b>3</b>	<b>Project Name</b>	2020-2021 Down Payment Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide opportunities for home ownership
	<b>Needs Addressed</b>	
	<b>Funding</b>	HOME: \$20,000
	<b>Description</b>	
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2 LMI households
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Provide counseling and down payment assistance for up to two low-moderate income first time homebuyers.
<b>4</b>	<b>Project Name</b>	2020-2021 Public Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide assistance to public service agencies
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$46,084
	<b>Description</b>	
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	300 LMI individuals
	<b>Location Description</b>	City-wide

	<b>Planned Activities</b>	Emergency shelters for homeless and victims of domestic violence; youth employment; health services for the uninsured; emergency/transitional housing for formerly incarcerated men.
<b>5</b>	<b>Project Name</b>	2020-2021 Public Improvements & Infrastructure
	<b>Target Area</b>	
	<b>Goals Supported</b>	Improve public facilities and infrastructure
	<b>Needs Addressed</b>	Public Facilities and Improvements
	<b>Funding</b>	CDBG: \$46,393
	<b>Description</b>	New construction of a sidewalk on one side of Lash Drive to connect multi-family apartments to existing transit service on Statesville Boulevard.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	200 households
	<b>Location Description</b>	Lash Drive
	<b>Planned Activities</b>	New construction of a sidewalk on one side of Lash Drive to connect multi-family apartments to existing transit service on Statesville Boulevard.
<b>6</b>	<b>Project Name</b>	2020-2021 Planning & Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Effectively plan and administer programs
	<b>Needs Addressed</b>	Rehabilitation Public Services Public Facilities and Improvements Infill Development
	<b>Funding</b>	CDBG: \$61,445 HOME: \$7,476
	<b>Description</b>	
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	

	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Effectively plan, administer and monitor housing activities and non-housing community development activities.

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

To the extent possible, housing funds will be directed to five neighborhoods which have experienced persistent problems with housing decline due to the overall age of the housing stock and the lack of resources the predominantly low and moderate income residents have to invest in home repair and rehabilitation. While the program is available city-wide to households with qualifying incomes, outreach in the five Target Neighborhoods is intended to encourage people living in those neighborhoods to apply: Park Avenue, West End, Jersey City, East End, and North Main.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Park Avenue Neighborhood	20
West End Neighborhood	20
Jersey City Neighborhood	20
East End Neighborhood	20
North Main Neighborhood	20

**Table 57 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Revitalization efforts will be focused in neighborhoods near the center of the city, including West End, Park Avenue, East End, Jersey City and North Main. Abandoned and deteriorated housing and aging infrastructure have been persistent issues in these areas where the age of housing, lower income levels, high percentages of rental property and other factors have contributed to the decline in conditions. These areas also have a higher concentration of minority residents compared to other areas. Housing will be the primary focus in order to preserve existing housing stock, provide assistance to homeowners, create more affordable housing and boost property values.

### **Discussion**



## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	5
Special-Needs	0
Total	5

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	4
Acquisition of Existing Units	0
Total	5

**Table 59 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

#### **Actions planned during the next year to address the needs to public housing**

Participation by public housing residents in Salisbury CDC classes on financial literacy will continue to be encouraged. Classes offered on budgeting, how to purchase insurance, purchasing a car and similar topics. These classes are offered by the CDC at no charge, except for course materials.

#### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

Housing counselors with Salisbury CDC assist public housing residents on their self-sufficiency goals related to financial literacy, improving their credit score and in some cases, purchasing a home. Public housing residents also have the option of participating in the Family Self Sufficiency Program administered by the Salisbury Housing Authority. Participants work with program staff to set attainable goals and take part in a savings plan. Resident Councils are available through the SHA to provide an avenue for resident participation in policy development and plans that affect them.

#### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

Not applicable.

### **Discussion**

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

**Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The City of Salisbury will fund a public service activity this year to help offset the cost of employing a case managers for Rowan Helping Ministries. Also this year the City will help support the overnight shelter manager for Family Crisis Council which provides emergency assistance for victims of domestic abuse. This assistance will help ensure that these facilities are adequately staffed to meet the individual needs of shelter guests.

**Addressing the emergency shelter and transitional housing needs of homeless persons**

Public services funding will be allocated to two emergency shelter facilities to offset a portion of the salaries for shelter staff.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

This City of Salisbury partners with the Salisbury CDC to offer classes in budgeting, purchasing insurance, and related topics that help public housing residents become self-sufficient. Rowan Helping Ministries offers counseling services to individuals to address obstacle that may be contributing to their homelessness.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

The City will assist elderly and small single family households through owner-occupied rehabilitation.

Improvements such as roof repairs, HVAC systems, plumbing, electrical and modifications to assist with mobility will help these families remain in the home or to age in place. while the City does not have a specific strategy to help individuals avoid becoming homeless upon discharge from mental health institutions or other types of facilities, the public services funding it allocates to Rowan Helping Ministries and Gateway Freedom Center helps provide shelter where individuals can receive services that may help them assimilate back into the community.

## **Discussion**

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

As identified in the Needs Assessment, demand for affordable housing surpasses the supply. Lack of supply of housing means that rents can increase and waitlists for subsidized housing grow longer. The City's zoning and land development policies, ordinance and zoning are generally favorable and provide opportunity for development of "missing middle" and multi-family residential. However, in some instances public opposition (NIMBYism) has created an unfavorable climate at public hearings and thwarted plans of developers to push forward with projects. The City has been supportive by providing financial assistance to several Low Income Housing Tax Credit projects, including Westridge Village and Brenner Crossing.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

- The City is also currently updating the Comprehensive Plan and Future Land Use Map, Forward 2040, which will guide where growth and development occur over the next twenty years. Goals and policies are being created to encourage housing choices at a range of price points across the City.
- The City is also initiating several text amendment to our zoning ordinance, the Land Development Ordinance, that are intended to streamline the development process by setting clear standards under which more development approvals can be approved "by right" at the staff level without seeking legislative approval.
- The City's 2019 Analysis of Impediments to Fair Housing identified five impediments and outlined the goals/activities associated with each. The City's Fair Housing Committee will be evaluating each impediment during the next year. Impediment 2 specifically addresses barriers to insufficient supply of adequate and affordable housing.

*Impediment 2: Insufficient supply of adequate and affordable housing to meet the growing needs of low- and moderate-income residents including members of the protected classes.*

- Develop an affordable housing strategy identifying tools and funding mechanisms to foster and develop sustainment and creation of affordable housing.
- Continued financial support and possible expansion of rehabilitation program to preserve existing housing stock.
- Continued financial support and possible expansion of homeownership down payment program administered by Salisbury CDC.
- Evaluate State and Federal programs to identify potential new funding programs to help

increase housing supply.

- Develop an inventory of vacant housing and assess if CDBG and HOME funds can support rehabilitation to increase affordable housing stock.

**Discussion:**

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

#### **Actions planned to address obstacles to meeting underserved needs**

The City will continue to pursue grant funding to bolster existing resources. The City recently received a brownfield's cleanup grant from the EPA to remediate a 12 acre former textile mill site in the Park Avenue neighborhood. The City will continue to pursue grant funding to bolster CDBG and other resources to address underserved needs.

#### **Actions planned to foster and maintain affordable housing**

Efforts this year will focus on the rehabilitation of existing units to preserve housing stock and ensure quality living environments for homeowners.

The City intends to begin work on a comprehensive Housing Strategy that will take stock of federal, local and other resources to address housing challenges.

#### **Actions planned to reduce lead-based paint hazards**

For all rehab work, the Salisbury CDC will conduct lead inspections and include abatement as part of the project if needed.

#### **Actions planned to reduce the number of poverty-level families**

The Salisbury CDC will offer classes in budgeting and related topics to help families become more financially stable. Owner-occupied rehab projects will include weatherization components if this is an identified need to reduce energy costs for the family.

#### **Actions planned to develop institutional structure**

The City will continue its long-standing partnership with the Salisbury CDC to manage its housing programs and homeowner education courses. City staff will continue to manage the public input and budget development process. City staff will attend monthly CDC board meetings to stay apprised of current activities and rehab work being conducted.

#### **Actions planned to enhance coordination between public and private housing and social service agencies**

City staff will coordinate with the Continuum of Care, Salisbury Housing Authority, homeless providers

and public service agencies to identify issues where the City can provide assistance.

**Discussion:**



## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

#### Introduction:

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used

for homebuyer activities as required in 92.254, is as follows:

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

## Appendix - Alternate/Local Data Sources

1	<b>Data Source Name</b>
	Salisbury Housing Authority
	<b>List the name of the organization or individual who originated the data set.</b>
	Salisbury Housing Authority
	<b>Provide a brief summary of the data set.</b>
	Updated statistics from agency
	<b>What was the purpose for developing this data set?</b>
	It did not appear that the system was updated to reflect that Salisbury Housing Authority transitioned from conventional public housing units to project-based Section 8 voucher units in 2016.
<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b>	
It is specific to properties managed by the Salisbury Housing Authority	
<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b>	
March 2020	
<b>What is the status of the data set (complete, in progress, or planned)?</b>	
Complete	